

WEB TABLES

U.S. DEPARTMENT OF EDUCATION
JANUARY 2015 NCES 2015-026

Trends in Graduate Student Financing: Selected Years, 1995–96 to 2011–12

In 2011–12, graduate students received a total of \$51.7 billion in federal loans and grants, institutional grants, employer support, and financial aid from other sources. In 2007–08, this figure was \$36.7 billion (College Board 2008, 2012). The data presented in these Web Tables were collected through five administrations of the National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12). During that time, there have been several significant changes in federal financial aid that have affected graduate students; Graduate and Professional Student PLUS Loans were introduced in 2006 and the Unsubsidized Direct (Stafford) Loan limits were increased for graduate students in 2007. As of July 2012, after the latest survey period ended, graduate students were no longer able to receive Subsidized Direct Loans.

These Web Tables provide detailed estimates on the sources of funds that graduate students used to finance their education over a 16-year period, beginning with NPSAS:96.¹ All the data are presented separately for students in the largest graduate degree programs and by demographic and other academic characteristics for the 5 survey years from 1995–96 to 2011–12.

Section 1 introduces trends in the composition of graduate students, the cost of their education, how much aid they received, and in what combinations.

- Table 1 presents graduate students' characteristics, including their demographic attributes, academic characteristics, and their programs of study.
- Table 2 displays the average prices (in current dollars) that graduate students faced, including total price (cost of attendance) and total net price (price net of grant aid) for each of the survey years.

- Table 3 shows the percentage of graduate students who received financial aid and the average amounts they received in current dollars.
- Table 4 highlights trends for graduate students who received financial aid by whether they borrowed and, if so, whether they combined their loans with other types of aid.

Section 2 focuses on trends in graduate students' receipt of graduate financial aid, showing the percentages who received each major type of financial aid and the average amounts they received in current dollars, by selected enrollment and student characteristics.

- Table 5 presents the percentage of graduate students who received federal aid along with the average amounts received.
- Table 6 shows the percentage of graduate students who received grants from any source along with the average amounts received.

This report was prepared for the National Center for Education Statistics under Contract No. ED-07-CO-0104 with RTI International. Mention of trade names, commercial products, or organizations does not imply endorsement by the U.S. Government. These Web Tables were authored by Jennie H. Woo and Stacy Shaw of RTI International. The NCES Project Officer was Sean A. Simone. For questions about content or to view this report online, go to <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015026>.

- Table 7 presents the percentage of graduate students who took out any loans along with the average amounts borrowed.
- Table 8 displays the percentage of graduate students who received institutional aid along with the average amounts received.
- Table 9 presents the percentage of graduate students who took out Direct PLUS Loans for graduate and professional students and the average amounts borrowed.
- Table 10 shows the percentage of graduate students who took out private or alternative loans and the average amounts borrowed.
- Table 11 displays the percentage of graduate students who received employer aid and the average amounts received.

Section 3 focuses on trends in borrowing by graduate students and how their borrowing is related to the receipt of other aid, to the maximum amounts borrowed, and to total borrowing.

- Table 12 displays graduate students' average ratio of total loans to total aid.
- Table 13 presents the percentage of students who took out the annual total maximum allowed in federal loans.
- Table 14 provides a summary of graduate students' average total cumulative indebtedness, including loans at both the undergraduate and graduate levels in current dollars.

RELATED NCES REPORTS

Web Tables—Profile and Financial Aid Estimates of Graduate Students: 2011–12 (NCES 2015-168).

<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015168>

Web Tables—Trends in Graduate Borrowing: Selected Years, 1995–96 to 2007–08 (NCES 2010-180).

<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2010180>

Web Tables—Trends in Student Financing of Graduate and First-Professional Education: Selected Years, 1995–96 to 2007–08 (NCES 2011-217).

<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2011217>

DATA

The estimates presented in these Web Tables are based on data from five administrations of the National Postsecondary Student Aid Study (NPSAS): NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12. These studies, conducted by the U.S. Department of Education's National Center for Education Statistics (NCES), are comprehensive, nationally representative surveys of how students finance their postsecondary education. NPSAS also includes a broad array of demographic and enrollment characteristics.

NPSAS uses a two-stage sampling design. Institutions are selected for inclusion in the first stage, and

students are selected from these institutions during the second stage. The NPSAS:12 target population consisted of all eligible undergraduate and graduate students enrolled any time between July 1, 2011, and June 30, 2012, in Title IV² eligible postsecondary institutions in the 50 states and the District of Columbia.

The institution-eligibility conditions were consistent with all previous NPSAS administrations with three exceptions: Title IV participation, inclusion of correspondence schools, and exclusion of Puerto Rico. The requirement that an institution be eligible to distribute federal Title IV aid was implemented beginning with NPSAS:2000. Institutions that offered only correspondence courses, provided these same institutions were also eligible to distribute federal Title IV student aid, were first included in NPSAS:04. In NPSAS:12, institutions in Puerto Rico were not included in the sample. Therefore, the Web Tables include two totals: one with and one without estimates from students who attended Puerto Rican institutions. Disaggregated estimates for NPSAS administrations prior to 2011–12 include estimates from these students, whereas 2011–12 estimates do not. Approximately 16,000 graduate students were study respondents in NPSAS:12; analogous sample sizes for the earlier NPSAS administrations were 14,500 in NPSAS:08, 10,900 in NPSAS:04, 11,800 in NPSAS:2000, and 7,000 in NPSAS:96.

Due to improvements in weighting procedures over time and the subsequent reweighting of historical datasets, prior year estimates in these tables may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>. NPSAS:08 data were reweighted in August 2013.

For more information about the methodology used in the NPSAS surveys, see the following reports:

- *National Postsecondary Student Aid Study, 1995–96 (NPSAS:96) Methodology Report*
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=98073>)
- *National Postsecondary Student Aid Study 1999–2000 (NPSAS:2000) Methodology Report*
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2002152>)
- *2004 National Postsecondary Student Aid Study (NPSAS:04) Full-scale Methodology Report*
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2006180>)
- *2007–08 National Postsecondary Student Aid Study (NPSAS:08) Full-scale Methodology Report*
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2011188>)
- *2011–12 National Postsecondary Student Aid Study (NPSAS:12) Data File Documentation*
(<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2014182>)

VARIABLES USED

All estimates presented in these Web Tables were produced using PowerStats, a web-based software application that allows users to generate tables for many of the postsecondary surveys conducted by NCES. The variables used in these Web Tables are listed below. Visit the NCES DataLab website <http://nces.ed.gov/datalab> to view detailed information on how these variables were constructed and their sources. Under *Code Books* choose NPSAS: 1995–1996, NPSAS: 1999–2000, NPSAS: 2003–2004, NPSAS: 2007–2008, and NPSAS: 2011–2012 under *view by subject* or *view by variable name*. The program files that generated the statistics presented in these Web Tables can be found at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015026>.

Label	Name				
	NPSAS:96	NPSAS:2000	NPSAS:04	NPSAS:08	NPSAS:12
Age	AGE	AGE	AGE	AGE	AGE
Aid package by type of aid	AIDPACK	AIDTYPE	AIDTYPE	AIDTYPE	AIDTYPE
Attendance pattern	ATTNSTAT	ATTNSTAT	ATTNSTAT	ATTNSTAT	ATTNSTAT
Citizenship	CITIZEN2	CITIZEN2	CITIZEN2	CITIZEN2	CITIZEN2
Cumulative amount borrowed for undergraduate and graduate students	BORAMT3	BORAMT3	BORAMT3	BORAMT3	BORAMT3
Dependency and marital status	DEPENDSB	DEPENDSB	DEPENDSB	DEPENDSB	DEPENDSB
Direct Loan total maximum	STAFFCT2	STAFCT2	STAFCT2	STAFCT2	STAFCT2
Direct PLUS Loans to graduate students				GPLUSAMT	GPLUSAMT
Direct Subsidized and Unsubsidized Loans	STAFFAMT	STAFFAMT	STAFFAMT	STAFFAMT	STAFFAMT
Employer aid	EMPLYAMT	EMPLYAMT	EMPLYAMT	EMPLYAMT	EMPLYAMT
Excludes Puerto Rico from estimates	COMPTO87	COMPTO87	COMPTO87	COMPTO87	
Graduate degree program	GRADDEG	GRADDEG	GRADDEG	GRADDEG	GRADDEG
Graduate field of study	MAJORS4	MAJORS4	MAJORSGR	MAJORSGR	MAJORSGR
Graduate program – master’s	MASTERS2	GRADPGM2	GRADPGM	GRADPGM	GRADPGM
Graduate program – doctor’s	DOCTOR	GRADPGM2	GRADPGM	GRADPGM	GRADPGM
Graduate program – professional	FRSTPROF	GRADPGM2	GRADPGM	GRADPGM	GRADPGM
Institution control	AIDCTRL	AIDCTRL	AIDCTRL	CONTROL	CONTROL
Institution type	AIDSECT	AIDSECT	AIDSECTG	AIDSECTG	AIDSECTG
Institutional aid total	INSTAMT	INSTAMT	INSTAMT	INSTAMT	INSTAMT
Private (alternative) loans	OTHLNAMT	PRIVLOAN	PRIVLOAN	PRIVLOAN	PRIVLOAN
Race/ethnicity	RACE	RACE2	RACE	RACE	RACE

ABOUT POWERSTATS

PowerStats produces the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. It also contains a detailed description of how each variable was created and question wording for items coming directly from an interview.

With PowerStats, users can replicate or expand upon the tables presented in this report. The output from PowerStats includes the table estimates (e.g., percentages or means), standard errors,³ and weighted sample sizes for the estimates. If the number of valid cases is too small to produce a reliable estimate (i.e., fewer than 30 cases), PowerStats prints the double dagger symbol (‡) instead of the estimate.

In addition to producing tables, PowerStats users may conduct linear or logistic regressions. Many options are available for output with the regression results. For a description of all the options available, users should access the PowerStats website at <http://nces.ed.gov/datalab/index.aspx>.

VARIABLES USED—continued

Label	Name				
	NPSAS:96	NPSAS:2000	NPSAS:04	NPSAS:08	NPSAS:12
Ratio of loans to total aid	LOANPCT	LOANPCT	LOANPCT	LOANPCT	LOANPCT
Sex	GENDER	GENDER	GENDER	GENDER	GENDER
Student and spouse's income	PCTINDEP	INDEPINC	PCTINDEP	INDEPINC	INDEPINC
Student budget (attendance adjusted)	BUDGETAJ	BUDGETA2	BUDGETAJ	BUDGETAJ	BUDGETAJ
Student budget minus all grants	NETCST3	NETCST3	NETCST3	NETCST3	NETCST3
Total aid amount	TOTAID	TOTAID	TOTAID	TOTAID	TOTAID
Total federal aid	TFEDAID	TFEDAID	TFEDAID	TFEDAID	TFEDAID
Total grants	TOTGRT	TOTGRT	TOTGRT	TOTGRT	TOTGRT
Total loans	TOTLOAN	TOTLOAN	TOTLOAN	TOTLOAN	TOTLOAN
Tuition and fees paid	TUITION2	TUITION2	TUITION2	TUITION2	TUITION2

For more information, contact

NCES.Info@ed.gov
(800) 677-6987

For readers with disabilities, a Section 508-compliant version of these Web

Tables is available at
<http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2015026>.

REFERENCES

The College Board. (2008). *Trends in Student Aid 2008*. New York: Author.

The College Board. (2012). *Trends in Student Aid 2012*. New York: Author.

ENDNOTES

¹ Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in NPSAS:12. A separate total excluding Puerto Rico was created to compare totals across all years.

² Title IV institutions are those eligible to participate in the federal financial aid programs included in Title IV of the Higher Education Act. These programs include Pell Grants, federal student loans, work-study, and other federal aid.

³ The NPSAS samples are not simple random samples; therefore, techniques for estimating sampling error assuming simple random sampling cannot be applied to these data. PowerStats takes into account the complexity of the NPSAS sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by PowerStats approximates the estimator by replication of the sampled population using a bootstrap technique.

National Center for Education Statistics

Table 1.

Percentage distribution of graduate students by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, District of Columbia, and Puerto Rico)	100.0	100.0	100.0	100.0	—
U.S. total (excluding Puerto Rico)	—	—	—	—	100.0
Graduate program level ¹					
Master's degree	56.4	59.2	59.5	64.4	67.7
Doctor's degree – research/scholarship	12.4	13.2	13.7	15.8	13.3
Doctor's degree – professional practice	11.6	11.3	12.4	8.4	10.5
Other ²	19.6	16.3	14.4	11.3	8.6
Master's degree program					
Business administration (M.B.A.)	18.9	20.0	19.0	18.7	16.2
Education (any master's)	28.7	28.5	30.6	31.5	23.9
Other master's ³	52.4	51.6	50.4	49.8	60.0
Doctor's degree program – research/scholarship					
Ph.D. (except in education)	76.8	62.0	59.7	58.9	65.5
Education (any doctorate) ⁴	12.0	17.7	15.7	16.0	19.2
Other doctorate	11.2	20.3	24.6	25.0	15.3
Doctor's degree program – professional practice					
Medicine (M.D. or D.O.)	25.4	25.0	21.9	23.4	27.8
Other health science ⁵	25.9	27.6	23.0	20.4	32.7
Law (LL.B. or J.D.)	46.0	40.7	43.8	50.6	39.2
Theology (M.Div., M.H.L., B.D.)	‡	6.8 !	11.3 !	5.6	‡
Attendance status ⁶					
Full-time, full-year	31.2	33.5	32.4	32.7	37.8
Part-time or part-year	68.8	66.5	67.6	67.3	62.2
Type of institution ⁷					
Public	57.5	57.6	53.2	49.9	47.5
Private nonprofit	40.9	40.5	42.7	41.9	40.7
For-profit	1.6	1.9	4.1	8.2	11.7
Tuition and fees ⁸					
Lowest 25 percent in 1995–96	25.0	17.7	8.3	3.9	2.2
Lower middle 25 percent in 1995–96	25.0	25.8	16.8	13.8	7.5
Upper middle 25 percent in 1995–96	25.0	26.3	31.0	26.3	21.4
Highest 25 percent in 1995–96	25.0	30.2	43.8	56.0	68.9

See notes at end of table.

National Center for Education Statistics

Table 1.
Percentage distribution of graduate students by selected enrollment and student characteristics:
1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Sex					
Male	46.4	42.4	42.2	39.8	39.7
Female	53.6	57.6	57.8	60.2	60.3
Citizenship					
U.S. citizen	93.2	87.8	88.1	88.4	87.7
Resident alien	3.0	3.1	4.0	3.1	3.6
Foreign or international student	3.8	9.1	7.9	8.5	8.7
Age					
24 or younger	17.5	17.4	19.4	19.2	18.7
25–29	32.5	32.6	31.8	31.3	33.0
30–34	17.1	17.0	16.1	16.5	17.4
35–39	10.8	10.4	10.2	11.9	11.1
40 or older	22.1	22.7	22.6	21.1	19.9
Race/ethnicity ⁹					
White	76.1	71.0	67.8	66.2	63.6
Black	7.1	8.7	9.6	12.4	11.8
Hispanic	5.0	6.9	7.9	8.0	8.7
Asian/Pacific Islander	10.0	10.5	11.3	10.7	13.4
Other or Two or more races	1.8	2.9	3.4	2.6	2.5
Marital status/dependents ¹⁰					
Unmarried with no dependents	50.9	47.5	48.0	49.9	50.2
Married with no dependents	18.7	18.4	18.3	16.4	15.0
Unmarried with dependents	9.7	9.3	9.2	9.4	9.7
Married with dependents	20.8	24.8	24.5	24.2	25.1
Income (including spouse's) ¹¹					
Lowest 25 percent in 1995–96	25.0	17.3	19.1	18.2	17.1
Lower middle 25 percent in 1995–96	25.0	19.3	16.3	11.7	13.7
Upper middle 25 percent in 1995–96	25.0	23.3	21.2	15.7	18.7
Highest 25 percent in 1995–96	25.0	40.1	43.4	54.4	50.6

See notes at end of table.

National Center for Education Statistics

Table 1.

**Percentage distribution of graduate students by selected enrollment and student characteristics:
1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued**

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

± Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other master's includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ The estimates are for tuition quartiles in 1995–96. For later years, the same 1995–96 cutpoints are used but adjusted for inflation. Tuition includes all tuition and fees. Average tuition is shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹⁰ Divorced, separated, and widowed students are included in the unmarried categories.

¹¹ The estimates are for income quartiles in 1995–96. For later years, the same 1995–96 cutpoints are used but adjusted for inflation.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S1.

Standard errors for table 1: Percentage distribution of graduate students by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, District of Columbia, and Puerto Rico)	†	†	†	†	†
U.S. total (excluding Puerto Rico)	†	†	†	†	†
Graduate program level					
Master's degree	1.19	0.67	0.98	0.94	0.54
Doctor's degree – research/scholarship	0.82	0.42	0.74	0.66	0.31
Doctor's degree – professional practice	0.03	0.55	0.32	0.31	0.32
Other	1.22	0.51	1.00	0.61	0.38
Master's degree program					
Business administration (M.B.A.)	2.02	0.99	1.17	1.24	0.81
Education (any master's)	1.27	0.82	1.26	1.28	0.86
Other master's	1.95	1.02	1.54	1.17	1.10
Doctor's degree program – research/scholarship					
Ph.D. (except in education)	3.41	1.73	1.46	2.03	1.28
Education (any doctorate)	3.26	1.30	0.84	2.13	0.94
Other doctorate	2.20	1.97	1.59	1.62	0.79
Doctor's degree program – professional practice					
Medicine (M.D. or D.O.)	5.01	3.69	2.45	1.60	2.31
Other health science	4.15	3.93	3.65	1.36	2.62
Law (LL.B. or J.D.)	4.63	3.54	2.94	2.11	1.83
Theology (M.Div., M.H.L., B.D.)	†	2.77	3.43	0.91	†
Attendance status					
Full-time, full-year	1.02	0.67	1.84	0.62	0.72
Part-time or part-year	1.02	0.67	1.84	0.62	0.72
Type of institution					
Public	0.78	0.54	0.87	0.22	0.12
Private nonprofit	0.76	0.54	0.86	0.17	0.12
For-profit	0.42	0.30	0.61	0.36	0.14
Tuition and fees					
Lowest 25 percent in 1995–96	0.81	0.59	1.22	0.41	0.33
Lower middle 25 percent in 1995–96	0.83	0.59	1.16	0.70	0.46
Upper middle 25 percent in 1995–96	0.72	0.63	1.00	0.93	0.72
Highest 25 percent in 1995–96	0.85	0.70	2.03	0.90	0.90

See notes at end of table.

National Center for Education Statistics

Table S1.

Standard errors for table 1: Percentage distribution of graduate students by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Sex					
Male	0.92	0.71	0.95	0.76	0.68
Female	0.92	0.71	0.95	0.76	0.68
Citizenship					
U.S. citizen	0.40	0.41	0.54	0.40	0.49
Resident alien	0.25	0.20	0.28	0.22	0.26
Foreign or international student	0.38	0.36	0.49	0.36	0.42
Age					
24 or younger	0.55	0.50	0.85	0.64	0.49
25–29	0.77	0.65	0.80	0.72	0.73
30–34	0.69	0.43	0.63	0.65	0.56
35–39	0.57	0.41	0.54	0.65	0.54
40 or older	0.74	0.60	1.07	0.75	0.61
Race/ethnicity					
White	0.90	0.63	0.95	0.87	0.73
Black	0.56	0.45	0.60	0.67	0.50
Hispanic	0.62	0.45	0.62	0.43	0.39
Asian/Pacific Islander	0.76	0.36	0.44	0.38	0.49
Other or Two or more races	0.19	0.18	0.36	0.36	0.27
Marital status/dependents					
Unmarried with no dependents	0.90	0.68	1.19	0.80	0.75
Married with no dependents	0.58	0.37	0.56	0.66	0.53
Unmarried with dependents	0.58	0.35	0.50	0.66	0.42
Married with dependents	0.67	0.56	1.03	0.72	0.68
Income (including spouse's)					
Lowest 25 percent in 1995–96	0.76	0.40	0.84	0.56	0.82
Lower middle 25 percent in 1995–96	0.80	0.58	0.77	0.37	0.66
Upper middle 25 percent in 1995–96	0.83	0.49	0.67	0.59	0.59
Highest 25 percent in 1995–96	0.75	0.56	1.40	0.70	1.21

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08 and NPSAS:12).

National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment characteristics	Average total price of attendance ¹					Average net price ²				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, District of Columbia, and Puerto Rico)										
U.S. total (excluding Puerto Rico)	\$11,200	\$14,900	\$18,500	\$22,300	—	\$10,000	\$12,600	\$16,200	\$19,200	—
	11,200	14,900	18,600	22,300	26,800	10,000	12,600	16,300	19,200	22,900
Graduate program level ³										
Master's degree	10,300	13,300	15,900	19,900	22,900	9,300	11,400	14,200	17,300	20,400
Doctor's degree – research/scholarship	13,800	19,600	24,300	29,300	36,600	11,400	14,100	18,600	23,000	25,000
Doctor's degree – professional practice	22,800	27,800	32,100	41,900	48,900	20,900	24,700	29,200	38,400	44,000
Other ⁴	5,300	7,800	11,600	10,900	14,100	4,800	7,100	10,700	10,100	12,900
Master's degree program										
Business administration (M.B.A.)	12,300	14,500	18,000	23,300	23,600	11,000	12,200	15,600	19,700	20,200
Education (any master's)	7,500	9,800	12,500	15,600	18,000	7,200	9,100	11,600	14,300	16,700
Other master's ⁵	11,400	14,700	17,200	21,300	24,700	10,100	12,400	15,200	18,300	21,800
Master's field of study										
Humanities	12,400	16,000	16,900	22,000	24,900	10,600	13,300	14,400	18,800	20,400
Social/behavioral sciences	12,500	16,400	17,500	21,700	24,700	11,200	14,400	15,500	19,800	23,000
Life and physical sciences	11,500	14,300	17,000	19,900	22,700	10,100	11,500	15,100	16,200	19,700
Engineering/computer science/mathematics	9,900	13,200	16,400	20,400	22,800	8,900	10,500	13,700	16,600	19,400
Business/management	11,800	14,200	17,200	22,200	23,600	10,500	12,000	15,100	18,900	20,800
Health	12,000	15,000	18,900	22,900	25,900	10,800	13,000	17,500	19,600	23,600
Other	8,200	10,500	14,000	17,100	20,400	7,700	9,600	12,800	15,400	18,500
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	14,500	22,000	26,000	31,000	40,900	11,700	15,000	18,300	22,500	25,600
Education (any doctorate) ⁶	8,900	12,300	16,500	20,200	24,300	8,300	11,000	14,200	17,200	21,500
Other doctorate	13,700	18,400	25,200	31,000	32,900	12,400	14,100	22,000	27,800	27,400

See notes at end of table.

National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	Average total price of attendance ¹					Average net price ²				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Doctoral field of study										
Humanities	\$15,200	\$17,100	\$19,000	\$27,800	\$34,600	\$12,800	\$12,300	\$14,500	\$22,000	\$22,900
Social/behavioral sciences	15,000	21,500	25,900	31,200	39,100	11,500	15,900	20,100	25,700	28,300
Life and physical sciences	15,600	25,500	28,600	33,800	42,800	12,400	16,600	18,300	23,600	26,800
Engineering/computer science/mathematics	13,200	21,600	26,100	33,100	42,400	10,600	15,100	18,100	23,800	26,000
Business/management	12,000	16,200	20,700	27,400	30,200	10,800	12,700	17,200	25,000	24,400
Health	‡	27,600	33,800	36,100	47,500	‡	23,800	30,800	33,300	42,700
Other	10,300	23,000	27,600	35,300	41,300	9,500	20,600	24,200	30,700	27,400
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	26,100	30,500	38,000	42,900	55,300	23,100	25,800	34,600	40,300	48,900
Other health science ⁷	23,200	27,200	33,700	38,700	45,600	21,800	25,000	31,800	35,900	43,100
Law (LL.B. or J.D.)	23,500	28,600	32,500	44,800	53,300	22,000	26,100	29,500	40,800	46,800
Theology (M.Div., M.H.L., B.D.) ³	12,600 !	14,800	16,200	23,000	—	11,900 !	11,900	12,200	18,200	—
Attendance status ⁸										
Full-time, full-year	20,000	25,900	30,900	37,300	42,500	17,500	21,400	26,900	32,000	35,800
Part-time or part-year	7,300	9,300	12,700	15,000	17,300	6,700	8,100	11,100	13,000	15,100
Type of institution ⁹										
Public	9,100	11,700	15,100	18,300	23,100	8,100	10,000	13,000	15,400	19,400
Private nonprofit	14,200	19,400	22,300	26,200	32,200	12,600	16,300	19,600	22,700	27,200
For-profit	12,600	16,000	23,500	26,500	22,700	11,800	14,500	21,800	24,400	21,900
Tuition and fees ¹⁰										
Lowest 25 percent	2,700	4,900	7,800	8,800	11,100	2,500	4,300	6,900	7,700	9,800
Lower middle 25 percent	6,900	9,500	12,900	15,800	18,900	6,400	8,400	11,500	14,100	16,900
Upper middle 25 percent	12,100	15,700	19,600	23,600	28,700	10,800	13,400	17,200	20,000	25,200
Highest 25 percent	23,200	29,500	34,100	41,000	48,500	20,300	24,300	29,400	35,100	39,600

See notes at end of table.

National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	Average total price of attendance ¹					Average net price ²				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Sex										
Male	\$12,300	\$16,300	\$20,000	\$24,200	\$28,700	\$10,900	\$13,600	\$17,100	\$20,300	\$23,900
Female	10,200	13,900	17,500	21,000	25,500	9,200	11,900	15,500	18,500	22,200
Citizenship										
U.S. citizen	10,800	14,300	18,100	21,700	25,800	9,800	12,200	16,000	18,800	22,400
Resident alien	15,400	17,500	20,400	22,200	26,700	13,400	14,900	17,300	19,100	23,200
Foreign or international student	15,300	19,500	22,400	28,200	36,700	13,300	15,500	18,000	23,300	27,500
Age										
24 or younger	15,500	20,300	23,900	28,200	34,700	14,000	16,900	20,800	24,200	29,200
25–29	12,900	17,100	21,000	24,900	30,300	11,400	14,400	18,200	21,300	25,400
30–34	10,400	13,900	17,500	20,400	23,900	9,300	11,600	15,000	17,300	20,500
35–39	9,100	12,100	15,000	19,200	21,200	8,200	10,400	13,100	17,000	18,900
40 or older	6,800	9,600	12,800	16,200	19,100	6,200	8,500	11,600	14,300	17,100
Race/ethnicity ¹¹										
White	10,600	14,100	17,800	21,500	25,900	9,500	12,000	15,600	18,600	22,100
Black	10,900	14,900	18,300	20,800	24,500	9,300	12,600	16,100	18,500	22,400
Hispanic	12,300	14,800	18,300	23,800	25,600	11,200	12,400	16,100	20,300	22,000
Asian/Pacific Islander	14,600	19,200	22,800	27,700	33,300	13,100	16,100	19,200	22,900	27,100
Other or Two or more races	14,100	17,700	20,600	22,300	28,300	12,500	13,700	17,900	19,100	23,700
Marital status/dependents ¹²										
Unmarried with no dependents	13,500	18,100	22,300	26,000	31,300	12,100	15,100	19,400	22,500	26,400
Married with no dependents	9,600	12,900	17,000	19,900	25,700	8,600	11,000	14,600	17,100	21,700
Unmarried with dependents	9,100	12,100	15,000	18,300	21,200	8,300	10,600	13,500	16,100	18,900
Married with dependents	7,900	11,300	13,800	17,600	20,400	7,100	9,700	12,000	15,100	17,900

See notes at end of table.

National Center for Education Statistics

Table 2.

Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	Average total price of attendance ¹					Average net price ²				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Income (including spouse's)										
Lowest 25 percent	\$15,700	\$21,200	\$24,100	\$29,300	\$35,500	\$13,900	\$17,900	\$21,400	\$25,800	\$31,100
Lower middle 25 percent	12,600	16,100	20,400	23,700	28,700	11,200	13,600	17,400	20,100	23,600
Upper middle 25 percent	10,100	12,000	16,400	18,900	22,400	9,200	10,300	14,200	16,300	19,000
Highest 25 percent	7,800	10,400	13,400	17,400	20,500	7,100	8,900	11,900	14,600	17,900

— Not available.

¹ Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

² Reporting standards not met.

¹ Total price of attendance is the total budget (attendance intensity-adjusted) at the institution for students who attended only one institution during the academic year. The budget includes room and board, books and supplies, transportation, and personal expenses. Institutions typically use this value as a student's budget for the purpose of awarding federal financial aid.

² In calculating the net price, all grant aid is subtracted from the total price of attendance. Averages include students who received no grant aid.

³ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

⁴ Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

⁵ Other master's includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁶ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁷ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁸ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁹ Students attending more than one institution were excluded.

¹⁰ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

¹¹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹² Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Tuition and fees at the sampled institution are for students who attended only one institution during the academic year. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment characteristics	Average total price of attendance					Average net price				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, District of Columbia, and Puerto Rico)	\$220	\$180	\$530	\$210	†	\$170	\$130	\$470	\$170	†
U.S. total (excluding Puerto Rico)	220	180	500	220	270	170	130	450	170	220
Degree program										
Master's degree program	250	200	470	250	310	210	170	450	210	300
Doctoral degree	500	280	850	540	690	460	320	560	460	380
First-professional degree	700	690	1,360	650	720	690	570	1,350	630	640
Other graduate program	310	300	740	460	590	280	280	740	420	610
Master's degree program										
Business administration (M.B.A.)	510	430	910	780	970	480	440	890	670	930
Education (any master's)	270	250	420	400	410	270	240	430	390	390
M.A., M.S., and any other master's degree	370	280	580	310	460	300	240	560	300	410
Master's field of study										
Humanities	630	780	1,070	890	1,060	490	700	920	880	850
Social/behavioral sciences	680	540	1,050	860	1,710	540	480	850	910	1,620
Life and physical sciences	760	650	1,020	1,000	1,200	670	500	1,010	820	920
Engineering/computer science/mathematics	600	540	830	820	900	580	460	910	750	850
Business/management	460	450	810	710	820	410	420	780	610	810
Health	1,020	530	1,240	860	750	820	550	1,350	640	680
Other	320	260	400	360	440	310	230	390	340	370
Doctor's degree program – research/scholarship										
Ph.D. except in education	470	390	730	560	810	540	260	390	490	430
Education (any doctorate)	770	510	720	1,150	740	740	460	610	1,160	600
Any other doctoral degree	1,250	980	1,490	930	1,090	1,090	900	1,400	1,040	970

See notes at end of table.

National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	Average total price of attendance					Average net price				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Doctoral field of study										
Humanities	\$1,020	\$920	\$1,160	\$1,290	\$1,900	\$930	\$470	\$1,110	\$1,160	\$1,080
Social/behavioral sciences	670	1,030	860	2,530	1,480	600	1410	940	1,920	790
Life and physical sciences	1,420	860	960	930	1,470	1,300	510	710	970	910
Engineering/computer science/mathematics	990	650	770	1,070	1,200	960	550	530	1,440	650
Business/management	1,670	1,280	3,200	2,120	1,120	1,640	1030	2,820	2,280	1,080
Health	†	840	1,140	910	950	†	650	990	890	880
Other	640	610	1,180	670	980	620	530	1,140	730	700
Doctor's degree – professional practice										
Medicine (M.D.)	1,360	930	1,110	1,230	1,520	1,240	860	960	1,150	1,500
Other health science degree	650	1,170	1,990	1,020	1,440	740	1,230	1,670	1,040	1,350
Law (LL.B. or J.D.)	1,050	580	1,130	1,120	990	980	460	1,240	1,060	900
Theology (M.Div., M.H.L., B.D.)	4,530	1,200	1,110	2,220	†	4,360	1,060	1,660	1,680	†
Attendance intensity										
Full-time, full-year	360	270	470	290	360	320	220	450	290	320
Part-time or part-year	210	120	260	240	220	180	100	240	200	210
Type of institution										
Public	200	150	260	210	310	160	130	230	160	250
Private nonprofit	430	420	1,010	330	470	350	300	930	280	340
For-profit	1,150	2,600	1,400	1,400	960	1,210	2,650	1,430	1,100	930
Tuition and fees										
Lowest 25 percent	150	120	440	210	290	140	110	420	200	270
Lower middle 25 percent	210	150	210	250	300	210	140	220	250	300
Upper middle 25 percent	250	190	270	290	370	230	160	250	310	380
Highest 25 percent	480	350	600	380	470	390	280	560	380	420

See notes at end of table.

National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	Average total price of attendance					Average net price				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Sex										
Male	\$280	\$300	\$620	\$350	\$500	\$220	\$220	\$590	\$300	\$400
Female	230	180	520	250	300	190	160	470	230	260
Citizenship										
U.S. citizen	210	170	540	230	260	160	130	480	180	210
Resident alien	820	1,180	1,070	1,090	1,250	630	970	970	1,000	1,200
Foreign/international student	1,040	460	750	500	1,050	790	370	640	460	800
Age										
24 or younger	420	400	760	430	500	400	340	700	380	480
25–29	290	230	540	360	530	250	230	470	330	430
30–34	390	360	720	470	620	310	280	690	450	530
35–39	390	370	640	930	640	310	340	600	750	580
40 or older	260	260	550	410	410	250	260	560	360	420
Race/ethnicity										
White	200	160	470	260	290	160	140	430	230	250
Black	530	570	690	580	640	430	420	640	530	630
Hispanic	640	510	1,220	870	800	530	520	1,220	810	700
Asian/Pacific Islander	660	490	870	510	870	620	430	760	470	700
Other or Two or more races	1,170	770	1,240	1,830	2,610	1,190	660	1,120	1,530	2,300
Dependents and marital status										
No dependents, unmarried	260	250	620	290	400	220	210	550	230	310
No dependents, married	350	290	580	490	620	300	240	540	450	550
With dependents, unmarried	490	360	720	890	600	440	350	790	720	580
With dependents, married	260	250	480	530	400	230	190	440	430	400

See notes at end of table.

National Center for Education Statistics

Table S2.

Standard errors for table 2: Average total price of attendance and average net price for graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	Average total price of attendance					Average net price				
	1995–96	1999–2000	2003–04	2007–08	2011–12	1995–96	1999–2000	2003–04	2007–08	2011–12
Income (including spouse's)										
Lowest 25 percent	\$330	\$360	\$730	\$390	\$470	\$300	\$300	\$670	\$350	\$420
Lower middle 25 percent	380	330	560	420	530	280	250	490	400	430
Upper middle 25 percent	300	230	480	360	580	260	210	460	360	500
Highest 25 percent	240	230	540	470	410	210	210	510	390	390

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

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Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	52.8	\$9,600	59.8	\$12,800	71.3	\$14,500	73.4	\$17,400	—	—
U.S. total (excluding Puerto Rico)	52.7	9,600	59.8	12,900	71.3	14,500	73.3	17,500	70.4	22,000
Graduate program level ¹										
Master's degree	52.4	7,700	58.6	10,200	69.4	11,500	73.1	14,200	68.8	17,000
Doctor's degree – research/scholarship	65.7	11,400	72.4	18,400	81.9	19,700	86.5	23,300	81.8	31,100
Doctor's degree – professional practice	79.0	16,800	83.9	20,900	86.9	25,100	87.9	33,200	87.7	41,300
Other ²	30.0	5,300	37.0	6,400	55.7	8,300	46.0	8,300	44.2	10,700
Master's degree program										
Business administration (M.B.A.)	51.8	7,300	60.6	10,000	73.6	11,900	80.1	14,300	69.2	16,500
Education (any master's)	42.3	5,400	47.7	6,700	60.5	9,500	65.1	11,600	62.5	14,300
Other master's ³	58.9	8,800	63.9	11,700	73.2	12,300	75.6	15,600	71.2	18,200
Master's field of study										
Humanities	58.6	10,500	65.4	12,500	74.5	12,700	74.2	15,200	69.7	20,900
Social/behavioral sciences	62.9	10,500	76.1	12,800	70.5	14,500	74.5	17,200	72.7	19,500
Life and physical sciences	76.1	9,500	65.8	12,000	79.1	13,800	74.8	17,100	62.5	20,800
Engineering/computer science/mathematics	54.7	6,600	59.1	9,900	75.0	11,100	76.0	12,800	60.3	14,300
Business/management	52.2	7,100	60.7	10,200	74.1	11,400	79.8	13,400	69.1	16,100
Health	57.9	9,600	67.4	11,100	67.0	13,600	75.3	18,000	75.6	18,200
Other	44.8	6,000	49.3	7,800	63.5	10,300	67.4	13,300	67.7	15,900
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	66.6	12,400	79.1	20,600	87.3	21,200	91.5	24,100	85.3	35,100
Education (any doctorate) ⁴	43.9	5,800	50.0	9,800	67.6	12,100	76.1	16,200	69.9	18,700
Other doctorate	76.8	9,800	71.2	16,000	77.9	20,000	81.4	25,700	81.3	26,600

See notes at end of table.

National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctoral field of study										
Humanities	72.6	\$12,000	69.5	\$14,000	72.7	\$13,900	81.9	\$20,800	77.2	\$28,800
Social/behavioral sciences	67.9	13,500	78.3	\$19,800	81.6	20,800	89.9	24,200	85.4	33,800
Life and physical sciences	78.2	11,900	87.4	24,100.0	92.8	23,600	89.5	26,600	86.1	36,900
Engineering/computer science/mathematics	67.5	10,800	79.4	18,500.0	90.3	21,300	92.4	25,200	85.9	36,000
Business/management	57.9	‡	74.6	11,400.0	69.7	16,300	90.0	22,000	83.9	21,800
Health	‡	‡	80.3	\$20,900	88.3	26,700	84.9	30,100	87.2	39,700
Other	50.9	7,900	75.7	\$19,600	83.4	21,700	85.8	28,200	82.4	36,200
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	81.6	20,900	79.3	23,300	88.5	30,400	84.2	35,800	86.8	46,900
Other health science ⁵	81.9	16,000	83.9	19,400	90.6	25,900	89.9	31,500	91.0	38,000
Law (LL.B. or J.D.)	80.5	17,100	88.5	22,500	88.3	24,800	89.4	34,700	88.1	45,500
Theology (M.Div., M.H.L., B.D.)	76.0	11,300 !	73.4	5,900	71.3	11,700	82.4	14,300	—	—
Attendance status ⁶										
Full-time, full-year	75.9	14,100	81.7	19,100	85.9	21,900	86.9	26,300	86.1	31,500
Part-time or part-year	42.2	6,000	48.7	7,500	64.3	9,700	66.9	11,800	60.9	13,900
Type of institution ⁷										
Public	50.9	8,300	55.3	10,700	68.5	12,900	70.3	15,800	66.6	20,400
Private nonprofit	55.2	11,400	65.5	15,700	73.3	16,600	74.4	19,400	72.6	26,000
For-profit	52.1	6,100	71.1	11,900	90.0	13,400	86.6	17,300	75.7	15,000
Tuition and fees ⁸										
Lowest 25 percent	26.8	2,700	35.1	4,100	54.6	6,600	55.2	7,000	48.3	9,500
Lower middle 25 percent	48.0	4,800	52.4	7,100	66.7	10,200	70.6	12,200	69.4	14,600
Upper middle 25 percent	63.2	8,800	69.8	11,700	78.2	14,300	82.2	17,800	78.8	21,800
Highest 25 percent	71.9	16,000	81.6	21,500	86.5	23,200	85.5	28,300	84.2	35,700

See notes at end of table.

National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Sex										
Male	55.0	\$10,100	64.2	\$13,600	75.6	\$15,100	76.6	\$18,200	70.8	\$23,900
Female	50.9	9,000	56.5	12,100	68.1	14,000	71.3	16,900	70.2	20,800
Citizenship										
U.S. citizen	52.7	9,400	60.0	12,600	71.5	14,300	73.6	17,400	71.4	21,800
Resident alien	62.3	13,000	63.6	14,100	73.1	16,900	75.1	16,500	65.7	21,300
Foreign or international student	47.9	10,300	55.9	14,500	68.4	15,100	70.8	18,200	62.3	25,700
Age										
24 or younger	66.5	11,900	70.4	16,300	78.3	18,800	78.0	21,200	78.7	26,900
25–29	59.9	10,900	65.9	14,600	77.0	16,600	78.6	20,000	74.5	25,200
30–34	50.7	8,500	58.0	12,200	70.4	12,800	73.2	15,600	70.7	20,000
35–39	45.9	7,500	54.9	9,700	65.0	11,600	73.5	14,000	62.3	17,200
40 or older	36.3	5,400	46.4	7,400	60.7	8,700	61.6	12,100	60.1	14,500
Race/ethnicity ⁹										
White	52.3	9,200	59.1	12,300	69.3	13,900	71.2	16,800	69.5	21,700
Black	58.1	10,600	64.9	13,300	80.2	14,300	80.3	17,700	80.6	19,800
Hispanic	57.8	11,300	61.1	12,700	75.2	15,000	81.2	18,900	71.1	21,800
Asian/Pacific Islander	49.4	10,600	57.8	14,900	71.4	16,800	73.4	19,300	63.2	26,400
Other or Two or more races	55.9	8,800	64.0	16,100	75.8	17,100	73.3	18,500	82.7	22,700
Marital status/dependents ¹⁰										
Unmarried with no dependents	59.7	11,100	66.8	15,400	77.1	17,400	76.9	20,800	74.6	26,100
Married with no dependents	44.8	8,400	51.3	10,900	68.8	12,300	72.8	14,300	65.6	20,400
Unmarried with dependents	45.1	7,800	53.8	11,000	66.8	11,600	74.8	14,800	72.8	17,300
Married with dependents	46.5	6,600	54.9	8,900	63.5	10,500	66.1	12,700	64.0	15,600

See notes at end of table.

National Center for Education Statistics

Table 3.

Percentage of graduate students receiving any financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Income (including spouse's)										
Lowest 25 percent	71.6	\$12,700	77.3	\$17,400	79.5	\$19,400	78.2	\$23,200	76.7	\$29,200
Lower middle 25 percent	55.1	11,100	62.3	14,300	77.7	16,200	80.4	19,500	77.1	24,000
Upper middle 25 percent	49.3	8,200	52.6	9,500	70.6	12,000	68.2	14,100	69.3	18,100
Highest 25 percent	40.9	5,600	46.9	7,100	57.7	8,800	66.9	11,600	58.5	14,700

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹⁰ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Any aid includes all types of financial aid from any source except parents, friends, or relatives. Graduate PLUS Loans and other types of aid such as Veterans' benefits and job training funds are included, but federal tax credits for education are not included. Federal aid includes all federal grants, loans, work-study awards, and federal Graduate PLUS loans. Excludes Veterans' benefits and education tax credit and tax deduction benefits. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	1.07	\$230	0.47	\$220	0.94	\$330	0.59	\$180	†	†
U.S. total (excluding Puerto Rico)	1.11	240	0.47	230	0.94	320	0.59	180	0.65	230
Graduate program level										
Master's degree	1.30	250	0.67	230	1.21	330	0.82	220	0.91	280
Doctor's degree – research/scholarship	2.65	630	1.19	370	1.52	530	0.78	510	1.00	640
Doctor's degree – professional practice	1.76	520	1.03	810	1.17	810	1.05	660	1.04	590
Other	1.82	490	1.50	390	2.82	630	2.92	580	2.35	580
Master's degree program										
Business administration (M.B.A.)	3.29	590	1.81	570	2.28	790	1.97	580	3.15	930
Education (any master's)	1.71	280	1.26	250	2.19	460	1.69	390	2.00	520
Other master's	2.04	330	0.98	270	1.48	390	1.08	320	0.89	390
Master's field of study										
Humanities	4.35	1,050	2.96	940	2.80	970	2.38	830	2.73	1,250
Social/behavioral sciences	3.43	610	2.26	620	4.01	1,140	2.87	760	2.61	1,520
Life and physical sciences	5.26	1,000	3.88	790	4.10	1,320	3.58	1,230	3.91	1,180
Engineering/computer science/mathematics	4.84	630	2.69	760	2.91	770	2.34	930	2.55	800
Business/management	2.75	560	1.59	580	1.90	610	1.72	490	2.35	700
Health	3.30	870	2.25	550	5.25	900	2.28	1,070	1.96	810
Other	1.82	270	1.05	290	1.83	390	1.34	340	1.63	540
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	2.65	660	1.38	540	1.18	490	0.68	500	1.14	790
Education (any doctorate)	6.61	840	3.14	540	2.35	870	3.42	1,270	2.28	850
Other doctorate	6.80	1,500	3.11	970	3.10	1,080	2.11	910	2.30	1,120

See notes at end of table.

National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08			2011–12		
	Percent	Average amount		Percent	Average amount		Percent	Average amount		Percent	Average amount		Percent	Average amount	
Doctoral field of study															
Humanities	6.36	\$1,120		3.23	\$1,700		3.40	\$820		1.87	\$1,130		2.90	\$1,670	
Social/behavioral sciences	3.91	860		1.90	1,150		2.16	1,090		1.84	1,950		2.10	1,250	
Life and physical sciences	4.75	1,850		2.03	1060.00		1.31	680		1.49	920		2.42	1,580	
Engineering/computer science/mathematics	6.16	1,270		2.84	1100.00		1.44	620		1.15	1,200		1.77	1,250	
Business/management	10.23	†		6.40	1110.00		9.77	1,710		5.35	2,740		1.83	1,300	
Health	†	†		1.35	1,160		1.34	780		1.44	970		1.43	830	
Other	5.35	930		1.92	550		1.25	770		0.96	650		1.11	800	
Doctor's degree program – professional practice															
Medicine (M.D. or D.O.)	3.11	990		3.12	1,920		1.92	1,120		2.16	1,410		1.80	1,230	
Other health science	2.63	870		2.04	800		2.43	1,010		2.17	1,150		2.20	1,190	
Law (LL.B. or J.D.)	1.71	550		1.32	510		1.47	840		1.33	1,000		1.60	1,090	
Theology (M.Div., M.H.L., B.D.)	22.67	5,110		10.13	1,220		7.12	1,510		4.57	2,070		†	†	
Attendance status															
Full-time, full-year	1.30	410		0.66	360		1.06	350		0.80	330		0.77	330	
Part-time or part-year	1.39	270		0.72	150		1.08	220		0.84	260		0.99	280	
Type of institution															
Public	1.18	250		0.69	190		1.05	240		0.86	290		0.89	290	
Private nonprofit	1.97	470		0.83	510		1.43	640		0.78	300		0.89	400	
For-profit	2.38	530		4.04	1,140		4.36	1,010		3.40	1,350		3.18	510	
Tuition and fees															
Lowest 25 percent	1.58	290		1.17	200		2.08	620		1.85	350		1.93	470	
Lower middle 25 percent	2.34	360		1.30	220		1.71	280		1.38	280		1.38	410	
Upper middle 25 percent	1.77	400		0.93	260		1.33	340		0.94	360		1.17	510	
Highest 25 percent	1.57	490		0.63	460		1.12	550		0.91	520		0.86	550	

See notes at end of table.

National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Sex										
Male	1.47	\$360	0.87	\$360	0.93	\$480	0.86	\$340	1.01	\$460
Female	1.26	230	0.64	240	1.32	350	0.82	260	0.90	250
Citizenship										
U.S. citizen	1.10	210	0.57	210	1.02	340	0.64	190	0.73	240
Resident alien	5.30	840	3.41	1,610	3.18	1,130	2.66	1,320	3.56	1,540
Foreign or international student	5.24	1,810	2.05	620	2.18	580	1.85	500	2.43	1,170
Age										
24 or younger	1.62	480	1.09	390	1.42	520	1.26	450	1.38	500
25–29	1.60	340	1.01	310	1.11	440	0.92	360	1.17	530
30–34	2.57	460	1.51	450	2.00	540	1.66	510	1.73	700
35–39	2.28	550	1.79	480	2.36	720	2.07	540	2.85	630
40 or older	1.61	320	1.17	290	2.36	470	1.67	500	1.43	430
Race/ethnicity										
White	1.12	230	0.61	210	1.15	340	0.77	270	0.86	310
Black	2.69	570	1.99	750	2.06	520	2.07	680	2.33	600
Hispanic	5.14	540	1.94	590	2.76	850	1.71	960	2.40	920
Asian/Pacific Islander	3.22	740	1.78	630	1.78	730	1.43	530	2.18	910
Other or Two or more races	6.23	1,290	2.66	990	3.11	1,180	5.62	1,340	3.12	2,320
Marital status/dependents										
Unmarried with no dependents	1.31	300	0.64	270	0.93	400	0.76	270	0.83	320
Married with no dependents	2.06	400	1.14	400	1.88	480	1.75	590	1.99	710
Unmarried with dependents	2.37	620	1.72	500	3.36	660	2.91	760	2.16	610
Married with dependents	2.06	300	1.07	390	1.92	450	1.52	320	1.60	420

See notes at end of table.

National Center for Education Statistics

Table S3.

Standard errors for table 3: Percentage of graduate students receiving financial aid and, among recipients, average amount received, by selected enrollment and student characteristics, in 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Income (including spouse's)										
Lowest 25 percent	1.36	\$430	0.87	\$320	1.06	\$530	0.97	\$410	1.10	\$440
Lower middle 25 percent	2.04	490	1.09	400	1.47	390	1.10	360	1.30	480
Upper middle 25 percent	1.96	380	1.12	360	1.49	350	1.54	350	1.51	530
Highest 25 percent	1.52	310	1.20	260	2.01	430	1.62	530	1.56	410

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96				1999–2000				2003–04				2007–08				2011–12			
	Exclu- sively	Loans with other	No loans but other	aid	Exclu- sively	Loans with other	No loans but other	aid	Exclu- sively	Loans with other	No loans but other	aid	Exclu- sively	Loans with other	No loans but other	aid	Exclu- sively	Loans with other	No loans but other	aid
Total (50 states, District of Columbia, and Puerto Rico)	25.6	15.8	58.6		33.3	30.7	36.1		32.4	23.7	43.8		33.6	24.1	42.3		—	—	—	—
U.S. total (excluding Puerto Rico)	24.9	15.7	59.4		33.3	30.7	36.0		32.7	23.4	43.9		33.7	24.1	42.2		40.4	23.6	36.0	
Graduate program level ¹																				
Master's degree	25.1	12.8	62.2		38.4	25.4	36.3		33.6	21.6	44.8		36.4	22.1	41.5		43.9	22.6	33.5	
Doctor's degree – research/scholarship	11.3	8.0	80.6		25.2	44.7	30.0		13.5	21.0	65.5		19.0	21.9	59.1		18.4	15.5	66.0	
Doctor's degree – professional practice	42.2	37.4	20.3		9.2	44.7	46.1		44.2	41.5	14.2		44.3	45.7	10.0		50.1	42.0	7.9	
Other ²	22.0	8.4	69.6		54.4	17.0	28.6		37.1	14.4	48.5		32.2	16.5	51.2		37.9	14.2	47.9	
Master's degree program																				
Business administration (M.B.A.)	18.1	13.9	68.0		51.2	20.5	28.2		27.3	25.9	46.9		30.8	21.2	48.0		35.9	18.3	45.8	
Education (any master's)	35.5	7.8	56.8		41.9	15.1	43.1		40.1	17.4	42.4		49.1	18.6	32.3		56.3	22.1	21.6	
Other master's ³	23.4	14.3	62.3		32.2	31.4	36.4		32.7	22.1	45.2		31.6	24.4	44.0		41.6	23.9	34.5	
Master's field of study																				
Humanities	19.4	18.8	61.8		28.4	37.9	33.6		27.4	26.9	45.7		24.1	26.4	49.5		28.8	33.5	37.6	
Social/behavioral sciences	39.2	17.3	43.4		19.8	33.5	46.7		34.1	32.9	33.0		51.1	25.6	23.2		57.4	21.4	21.2	
Life and physical sciences	13.0	3.6	83.3		27.1	33.1	39.8		33.7	22.1	44.3		21.6	28.1	50.4		38.9	24.0	37.1	
Engineering/computer science/mathematics	8.7	4.1	87.2		45.6	27.7	26.7		22.7	10.3	67.0		11.0	14.8	74.3		20.7	12.6	66.7	
Business/management	22.0	13.6	64.4		50.2	19.6	30.1		29.2	23.4	47.5		32.7	20.2	47.1		41.2	19.4	39.4	
Health	26.3	25.3	48.4		30.4	30.8	38.7		43.2	26.7	30.1		35.9	31.9	32.2		47.7	23.5	28.8	
Other	33.5	9.6	56.9		40.6	18.9	40.5		39.5	20.0	40.5		46.4	20.9	32.7		50.9	24.0	25.1	

See notes at end of table.

National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995-96					1999-2000					2003-04					2007-08					2011-12				
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid				
Doctor's degree program – research/scholarship																									
Ph.D. except in education	6.3	7.4	86.3	21.6	49.0	29.4	5.9	16.9	77.2	10.3	17.9	71.8	6.3	14.0	79.7										
Education (any doctorate) ⁴	24.3	11.5	64.2	35.9	27.0	37.1	24.2	15.9	59.9	26.8	28.6	44.6	53.7	17.1	29.2										
Other doctorate	17.1	‡	73.9	31.2	41.0	27.8	28.5	35.0	36.5	37.3	28.5	34.2	38.0	21.5	40.5										
Doctoral field of study																									
Humanities	10.8	11.3	77.9	44.2	36.2	19.7	14.4	20.5	65.2	12.8	27.2	60.0	9.8	19.1	71.1										
Social/behavioral sciences	9.0	13.6	77.5	18.1	50.1	31.8	13.9	33.8	52.3	30.1	31.5	38.4	25.9	24.7	49.4										
Life and physical sciences	‡	4.3	95.1	15.0	61.2	23.8	‡	14.3	84.2	4.9	17.9	77.2	5.8	11.7	82.5										
Engineering/computer science/mathematics	#	2.0	98.0	24.4	41.2	34.4	2.9	9.4	87.7	‡	9.3	82.5	1.5	7.5	91.0										
Business/management	‡	‡	‡	42.9	29.2	27.9	34.0	12.0	54.0	60.8	‡	‡	38.1	18.1	43.8										
Health	‡	‡	‡	9.3	49.5	41.1	40.3	42.6	17.1	38.9	45.4	15.7	49.2	39.0	11.8										
Other	24.7	10.3	64.9	11.7	37.6	50.7	37.5	33.3	29.1	31.6	34.5	33.9	37.6	31.3	31.1										
Doctor's degree – professional practice																									
Medicine (M.D. or D.O.)	37.0	43.6	19.4	5.9	54.0	40.1	41.7	45.6	12.7	48.2	42.7	9.0	46.5	46.5	7.0										
Other health science ⁵	45.4	38.0	16.6	6.9	46.6	46.5	45.4	44.8	9.8	44.2	47.1	8.6	57.0	38.9	4.2										
Law (LL.B. or J.D.)	50.2	38.3	11.5	4.5	40.6	54.9	50.6	41.2	8.2	44.7	47.2	8.1	45.6	47.1	7.4										
Theology (M.Div., M.H.L., B.D.)	#	‡	94.4	67.0	28.1	‡	17.3	24.8	58.0	23.4	37.9	38.7	—	—	—										
Attendance status ⁶																									
Full-time, full-year	28.1	24.1	47.9	15.0	45.5	39.5	37.0	34.0	29.0	34.8	32.3	32.9	40.0	31.6	28.4										
Part-time or part-year	22.4	9.2	68.4	48.7	18.2	33.1	29.5	17.2	53.3	32.9	18.9	48.2	40.9	16.7	42.5										

See notes at end of table.

National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96					1999–2000					2003–04					2007–08					2011–12				
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	Exclu- sively loans	Loans with other aid	No loans but other aid		
Type of institution ⁷																									
Public	20.0	13.1	66.9	33.9	31.1	35.0	26.1	22.5	51.4	26.9	23.4	49.7	31.9	25.4	42.6										
Private nonprofit	31.6	19.3	49.1	32.8	30.7	36.5	36.7	24.5	38.8	35.2	24.9	39.8	42.2	24.1	33.7										
For-profit	36.5	12.5	51.0	25.8 !	14.8	59.5	57.5	26.8 !	15.6 !	56.6	23.4	20.0	62.2	15.3	22.5										
Tuition and fees ⁸																									
Lowest 25 percent	14.7	5.5	79.7	61.3	11.7	27.0	21.1	11.1	67.7	25.8	13.1	61.2	35.3	11.8	52.9										
Lower middle 25 percent	24.1	10.9	65.1	42.8	22.4	34.8	32.9	21.1	46.0	35.5	21.3	43.2	43.9	21.3	34.7										
Upper middle 25 percent	27.0	19.2	53.9	30.3	30.9	38.8	35.8	25.8	38.4	38.9	23.5	37.7	44.3	26.0	29.7										
Highest 25 percent	31.6	27.8	40.6	17.6	43.9	38.5	35.9	31.6	32.5	31.0	34.0	35.0	35.8	30.0	34.2										
Sex																									
Male	23.4	14.3	62.3	32.1	31.8	36.1	29.3	23.0	47.7	26.3	23.8	49.9	32.9	24.0	43.1										
Female	27.6	17.2	55.1	34.2	29.8	36.0	35.0	24.3	40.7	38.9	24.2	36.9	45.5	23.3	31.3										
Citizenship																									
U.S. citizen	26.6	16.3	57.1	33.3	30.1	36.6	34.9	25.3	39.8	36.2	25.9	37.9	43.8	25.5	30.8										
Resident alien	23.8	18.7	57.6	29.3	35.2	35.5	32.6	22.1	45.3	28.8	21.3	49.9	37.6	20.6	41.8										
Foreign/international student	‡	#	99.1	34.6	34.9	30.4	3.0	6.4	90.6	7.7	5.4	86.9	3.3 !	2.9 !	93.9										
Age																									
24 or younger	34.1	23.2	42.8	20.3	43.3	36.4	33.2	32.4	34.5	33.0	28.0	39.0	33.7	32.2	34.1										
25–29	24.8	17.6	57.6	26.3	33.8	39.9	33.5	26.8	39.7	32.5	28.1	39.4	39.3	24.8	36.0										
30–34	19.7	12.7	67.5	37.7	27.6	34.7	29.4	20.4	50.3	32.3	21.1	46.6	43.1	21.7	35.2										
35–39	21.4	10.5	68.2	42.1	22.9	34.9	29.9	22.0	48.1	41.0	20.0	39.0	47.9	19.2	32.9										
40 or older	24.0	7.5	68.5	53.5	16.8	29.7	33.4	12.3	54.3	32.9	17.3	49.8	44.1	15.0	40.9										

See notes at end of table.

National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995-96						1999-2000						2003-04						2007-08						2011-12					
	Exclu- sively	Loans with other	Loans but other	No aid	Exclu- sively	Loans with other	Loans but other	No aid	Exclu- sively	Loans with other	Loans but other	No aid	Exclu- sively	Loans with other	Loans but other	No aid	Exclu- sively	Loans with other	Loans but other	No aid	Exclu- sively	Loans with other	Loans but other	No aid						
Race/ethnicity ⁹																														
White	25.4	15.4	59.2		35.3	30.0	34.7		32.2	23.2	44.6		31.5	24.7	43.8		39.1	24.6	36.3		23.5	17.5	37.0		24.0	21.2	17.5			
Black	35.5	20.2	44.3		27.0	26.3	46.7		44.0	25.3	30.6		52.0	24.0	24.0		61.3	21.2	17.5		42.0	27.6	30.4		31.3	27.6	30.4			
Hispanic	28.5	22.1	49.5		31.0	32.1	36.9		34.0	31.6	34.4		42.3	26.4	31.3		42.0	27.6	30.4		23.5	17.5	59.0		29.1	19.4	24.0			
Asian/Pacific Islander	17.7	13.2	69.1		28.1	35.6	36.3		19.3	18.1	62.6		16.6	16.8	66.5		23.5	17.5	59.0		38.2	24.8	37.0		39.6	24.8	37.0			
Other or Two or more races	20.9	10.2	69.0		27.7	40.2	32.1		40.3	27.9	31.9		30.8	29.6	39.6		38.2	24.8	37.0											
Marital status/dependents ¹⁰																														
No dependents, unmarried	28.5	18.4	53.2		24.5	37.7	37.8		34.4	28.2	37.4		35.0	27.5	37.5		38.3	27.9	33.8		38.3	27.9	33.8		37.5	27.9	33.8			
No dependents, married	19.4	13.7	66.9		42.7	24.9	32.5		26.6	19.0	54.3		26.3	20.1	53.6		34.4	20.1	45.5		34.4	20.1	45.5		29.1	19.4	24.0			
With dependents, unmarried	28.1	14.1	57.8		32.4	24.0	43.6		38.5	24.1	37.4		46.9	24.0	29.1		56.7	19.4	24.0		56.7	19.4	24.0		51.2	17.5	40.7			
With dependents, married	20.7	10.6	68.7		47.3	21.0	31.7		30.0	16.8	53.2		30.2	18.6	51.2		41.9	17.5	40.7		41.9	17.5	40.7							
Income (including spouse's)																														
Lowest 25 percent	34.0	24.9	41.1		12.6	46.8	40.6		36.3	35.7	28.0		38.1	32.5	29.4		40.7	34.4	24.9		40.7	34.4	24.9		29.4	34.4	24.9			
Lower middle 25 percent	25.9	14.6	59.5		24.4	30.5	45.1		34.0	25.2	40.8		37.0	25.9	37.1		40.2	24.0	35.8		40.2	24.0	35.8		37.1	24.0	35.8			
Upper middle 25 percent	24.5	12.9	62.6		44.9	23.0	32.1		31.7	18.3	50.0		32.6	22.3	45.1		42.8	18.9	38.3		42.8	18.9	38.3		45.1	18.9	38.3			
Highest 25 percent	16.4	8.9	74.6		65.7	13.1	21.2		26.1	12.5	61.4		25.5	13.8	60.7		37.7	14.2	48.1		37.7	14.2	48.1		60.7	14.2	48.1			

See notes at end of table.

National Center for Education Statistics

Table 4.

Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

— Not available.

Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹⁰ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Other financial aid includes work-study, institutional graduate teaching assistantships, job training, and federal Veterans' benefits. The sample is all graduate students who received financial aid, and categories are mutually exclusive. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96				1999–2000				2003–04				2007–08				2011–12			
	Exclu- sively loans	Loans with other aid	No loans but other aid		Exclu- sively loans	Loans with other aid	No loans but other aid		Exclu- sively loans	Loans with other aid	No loans but other aid		Exclu- sively loans	Loans with other aid	No loans but other aid		Exclu- sively loans	Loans with other aid	No loans but other aid	
Total (50 states, District of Columbia, and Puerto Rico)	1.03	0.78	1.03		0.74	0.77	0.86		1.14	1.04	1.30		0.76	0.67	0.56		†	†	†	
U.S. total (excluding Puerto Rico)	0.96	0.88	0.98		0.74	0.77	0.86		1.08	1.02	1.29		0.76	0.68	0.57		0.78	0.54	0.61	
Graduate program level																				
Master's degree	1.11	0.97	1.16		1.08	1.10	1.07		1.55	1.54	1.73		1.25	0.87	0.95		1.09	0.73	0.97	
Doctor's degree – research/scholarship	2.59	1.74	3.12		1.23	1.16	1.27		1.09	1.42	1.57		2.71	1.72	2.66		0.96	0.66	1.22	
Doctor's degree – professional practice	3.12	2.07	3.83		1.65	2.41	2.49		2.46	2.17	1.67		1.68	1.58	0.93		1.79	1.63	0.70	
Other	2.61	1.49	2.76		2.55	1.48	2.48		3.94	2.29	4.26		2.78	2.88	3.90		4.29	2.27	4.09	
Master's degree program																				
Business administration (M.B.A.)	1.76	2.95	2.92		2.50	1.93	2.01		3.67	3.95	3.97		3.88	2.54	2.55		3.25	2.33	3.03	
Education (any master's)	2.47	1.14	2.54		2.18	1.43	2.33		2.80	2.39	2.77		2.66	1.57	2.19		2.36	1.86	2.08	
Other master's	1.95	1.30	1.89		1.27	1.39	1.35		2.05	1.66	1.99		1.46	1.15	1.40		1.30	0.87	1.24	
Master's field of study																				
Humanities	4.26	3.06	6.10		3.45	3.27	4.24		3.81	4.03	4.51		2.55	2.32	3.21		3.59	2.99	3.40	
Social/behavioral sciences	4.23	3.67	3.41		2.68	3.51	3.44		5.36	5.93	4.09		3.55	2.92	2.88		4.15	2.97	4.09	
Life and physical sciences	4.01	1.41	4.65		3.85	4.04	4.83		6.49	4.61	6.94		3.37	4.00	4.80		4.44	3.39	4.28	
Engineering/computer science/mathematics	2.03	1.43	2.70		3.57	3.45	2.83		8.08	2.40	7.47		1.86	2.42	2.90		2.50	1.65	2.83	
Business/management	2.23	2.27	2.66		2.34	1.68	1.75		3.17	3.16	3.12		3.30	2.04	2.29		3.26	1.90	3.00	
Health	3.74	4.43	4.44		2.88	3.15	3.36		5.71	4.49	4.33		2.66	3.35	2.93		2.55	1.77	2.61	
Other	2.09	1.32	2.08		1.78	1.51	1.89		2.23	2.06	2.15		2.13	1.28	1.77		1.76	1.41	1.61	

See notes at end of table.

National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96					1999–2000					2003–04					2007–08					2011–12				
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid				
Doctor's degree program – research/scholarship																									
Ph.D. except in education	1.77	1.85	2.74	1.27	1.64	1.75	0.85	1.11	1.30	3.36	1.79	4.01	0.64	0.82	1.07										
Education (any doctorate)	7.18	4.60	8.31	4.46	3.32	4.87	2.92	1.81	3.56	3.22	7.10	8.18	1.99	1.77	2.04										
Other doctorate	4.00	†	4.41	3.50	4.65	2.94	3.70	4.12	3.48	5.50	3.69	3.36	2.80	2.28	3.32										
Doctoral field of study																									
Humanities	3.42	3.67	3.71	4.82	3.09	2.84	3.11	3.56	3.44	2.63	2.56	3.48	2.02	2.40	2.65										
Social/behavioral sciences	2.17	5.31	5.65	3.74	5.19	3.55	2.09	4.04	4.05	6.96	6.70	7.00	2.94	2.20	3.35										
Life and physical sciences	†	1.97	2.15	1.9	3.3	3.0	†	2.16	2.31	1.49	2.21	2.51	0.98	1.56	1.71										
Engineering/computer science/mathematics	†	0.57	0.57	2.9	3.0	3.2	1.18	1.47	1.75	†	1.33	5.25	0.50	1.24	1.34										
Business/management	†	†	†	6.0	5.2	5.0	10.98	3.60	8.96	21.13	†	†	3.40	2.13	3.64										
Health	†	†	†	1.15	3.51	3.49	3.35	3.52	1.46	2.85	3.19	1.55	2.90	2.55	1.32										
Other	5.48	3.65	6.25	1.47	2.41	2.33	2.41	2.17	1.75	1.59	1.76	1.99	1.68	1.57	1.50										
Doctor's degree – professional practice																									
Medicine (M.D. or D.O.)	3.73	4.12	3.60	1.90	5.05	4.66	3.13	3.11	2.13	3.92	3.57	2.02	2.84	3.11	1.51										
Other health science	6.69	5.79	3.33	1.61	5.04	5.69	7.23	6.64	1.94	3.51	3.56	1.76	4.76	4.38	1.01										
Law (LL.B. or J.D.)	2.77	3.48	2.05	0.93	2.93	3.00	3.11	2.94	1.40	2.23	2.29	1.17	2.51	2.25	1.29										
Theology (M.Div., M.H.L., B.D.)	†	†	32.03	4.72	6.15	†	6.76	6.96	7.31	6.77	7.07	7.51	†	†	†										
Attendance status																									
Full-time, full-year	1.64	1.48	1.81	0.76	0.98	1.19	1.59	1.43	1.14	1.36	1.00	1.10	1.08	0.92	0.93										
Part-time or part-year	1.09	0.87	1.09	0.97	0.77	0.99	1.42	1.29	1.48	1.07	0.93	0.99	1.17	0.78	1.18										

See notes at end of table.

National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96					1999–2000					2003–04					2007–08					2011–12				
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	Exclu- sively loans	Loans with other aid	No loans but other aid		
Type of institution																									
Public	1.09	0.99	1.20	0.99	0.83	1.04	1.09	0.95	1.35	0.86	0.86	0.93	0.79	0.93	0.90	0.69									
Private nonprofit	2.10	1.44	2.24	1.13	1.44	1.50	1.95	1.76	1.57	0.85	0.85	1.31	0.65	1.31	1.05	0.91									
For-profit	4.53	1.69	6.19	7.88	2.29	7.96	8.73	9.05	4.99	5.18	5.65	3.71	3.82	1.23	3.59										
Tuition and fees																									
Lowest 25 percent	1.28	0.75	1.55	2.35	1.14	2.07	2.28	1.71	3.09	1.79	1.70	2.29	2.29	2.13	1.25	2.32									
Lower middle 25 percent	2.27	1.42	2.21	1.88	1.26	1.76	2.13	2.10	2.35	2.37	1.77	1.82	1.82	1.88	1.35	1.70									
Upper middle 25 percent	2.42	1.94	3.04	1.24	1.47	1.60	2.21	2.02	1.65	1.63	1.34	1.35	1.35	1.60	1.31	1.38									
Highest 25 percent	1.44	1.99	2.25	0.92	1.35	1.40	2.57	1.97	1.61	1.54	1.49	1.39	1.39	1.43	1.19	1.51									
Sex																									
Male	1.32	0.82	1.51	1.16	1.18	1.15	1.76	1.31	1.88	1.23	1.11	1.25	1.25	1.29	0.93	1.18									
Female	1.36	1.12	1.35	0.84	0.86	0.98	1.48	1.31	1.46	1.07	0.93	0.92	0.92	1.11	0.81	0.99									
Citizenship																									
U.S. citizen	1.08	0.83	1.08	0.75	0.83	0.95	1.16	1.09	1.20	0.82	0.76	0.61	0.61	0.87	0.60	0.72									
Resident alien	3.39	2.54	4.73	3.76	3.97	3.67	5.05	3.88	4.96	3.47	2.95	4.74	4.74	3.99	3.83	4.41									
Foreign/international student	†	†	0.68	2.04	1.72	2.04	0.75	1.30	1.52	1.83	1.11	2.01	2.01	1.15	0.98	1.55									
Age																									
24 or younger	2.09	1.64	2.14	1.20	1.65	1.53	1.84	1.73	1.79	1.72	1.03	1.76	1.76	1.49	1.61	1.55									
25–29	1.26	1.57	1.80	1.13	1.35	1.30	1.46	1.30	1.37	1.13	1.14	1.14	1.14	1.38	1.03	1.16									
30–34	2.04	2.15	2.43	1.84	1.53	1.74	3.07	2.06	3.07	2.85	1.55	2.55	2.55	2.08	1.48	1.76									
35–39	2.71	1.48	3.45	2.52	2.05	2.35	3.76	3.01	3.82	3.27	3.01	2.69	2.69	2.58	1.84	2.48									
40 or older	1.79	0.66	1.84	1.98	1.25	1.86	3.43	2.15	3.19	2.04	2.09	2.22	2.22	1.67	1.27	1.99									

See notes at end of table.

National Center for Education Statistics

Table S4.

Standard errors for table 4: Percentage distribution of graduate students who received financial aid by composition of aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995-96					1999-2000					2003-04					2007-08					2011-12				
	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid	Exclu- sively loans	Loans with other aid	No loans but other aid				
Race/ethnicity																									
White	1.13	0.92	1.18	0.88	0.84	0.92	1.14	1.11	1.28	0.88	0.77	0.73	0.98	0.73	0.81	0.73	0.98	0.73	0.73	0.98	0.73	0.81			
Black	3.61	2.32	3.27	2.71	2.09	3.37	3.77	2.89	2.56	3.93	2.82	3.19	2.56	1.76	2.59	3.19	2.56	1.76	2.56	1.76	2.59				
Hispanic	5.46	4.87	8.94	2.56	2.27	2.68	4.83	4.52	4.06	3.11	2.56	2.52	2.84	2.62	2.80	2.52	2.84	2.62	2.84	2.62	2.80				
Asian/Pacific Islander	3.25	1.74	3.50	2.16	2.14	1.98	2.12	2.13	2.77	1.49	1.70	1.74	1.88	1.51	2.06	1.74	1.88	1.51	1.88	1.51	2.06				
Other or Two or more races	5.69	2.59	6.69	4.09	3.87	3.38	5.60	3.68	4.17	5.05	8.10	5.52	5.49	3.87	6.83	5.52	5.49	3.87	5.49	3.87	6.83				
Marital status/dependents																									
No dependents, unmarried	0.97	1.04	1.20	1.02	1.11	1.03	1.26	1.14	1.27	1.17	0.79	1.12	1.11	0.91	0.91	1.12	1.11	0.91	1.11	0.91	0.91				
No dependents, married	1.98	1.36	2.01	1.57	1.45	1.70	2.58	1.86	2.33	1.66	1.65	1.99	2.12	1.77	2.01	1.99	2.12	1.77	2.12	1.77	2.01				
With dependents, unmarried	3.42	1.68	3.32	2.26	2.24	2.90	4.08	3.29	3.57	4.59	3.64	2.78	3.32	2.09	2.47	2.78	3.32	2.09	3.32	2.09	2.47				
With dependents, married	1.96	1.06	1.71	1.56	1.46	1.52	2.62	2.29	3.06	1.75	1.99	1.77	1.60	1.27	1.43	1.77	1.60	1.27	1.60	1.27	1.43				
Income (including spouse's)																									
Lowest 25 percent	1.90	1.47	2.05	1.12	1.42	1.58	2.64	1.96	1.83	1.36	1.07	1.14	1.46	1.32	1.24	1.14	1.46	1.32	1.46	1.32	1.24				
Lower middle 25 percent	1.70	1.28	1.77	1.11	1.35	1.62	1.64	1.35	1.48	1.99	1.51	1.23	1.62	1.30	1.39	1.23	1.62	1.30	1.62	1.30	1.39				
Upper middle 25 percent	1.77	1.26	2.36	1.56	1.34	1.55	2.04	1.50	1.98	1.67	1.59	1.55	1.58	1.22	1.47	1.55	1.58	1.22	1.58	1.22	1.47				
Highest 25 percent	1.43	1.91	1.73	1.46	1.15	1.33	2.38	2.06	2.70	2.02	1.45	1.88	1.96	1.24	1.89	1.88	1.96	1.24	1.96	1.24	1.89				

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	26.1	\$10,800	29.8	\$12,500	38.7	\$14,700	39.3	\$17,700	—	—
U.S. total (excluding Puerto Rico)	25.6	10,900	29.7	12,500	38.7	14,700	39.3	17,800	44.0	21,300
Graduate program level ¹										
Master's degree	23.9	9,100	27.6	10,900	36.6	12,400	38.9	14,800	44.4	17,300
Doctor's degree – research/scholarship	22.1	9,200	22.4	12,300	28.6	15,200	35.0	18,800	28.6	19,800
Doctor's degree – professional practice	67.0	14,900	71.6	16,600	72.8	21,200	77.6	29,700	79.7	37,500
Other ²	10.7	8,000	14.7	9,000	27.8	11,700	18.6	12,600	21.0	14,800
Master's degree program										
Business administration (M.B.A.)	18.9	10,300	23.3	11,600	37.7	13,000	38.4	15,200	35.8	17,800
Education (any master's)	20.5	7,800	23.2	9,400	33.8	11,800	39.4	12,600	47.9	14,300
Other master's ³	28.2	9,400	31.7	11,400	38.0	12,500	38.8	16,100	45.3	18,500
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	19.8	9,500	22.0	11,600	21.6	11,700	27.3	16,100	19.2	18,100
Education (any doctorate) ⁴	15.7	±	20.3	12,000	25.4	14,000	36.9	14,500	48.0	17,800
Other doctorate	32.4	8,800	25.6	14,400	47.5	19,500	51.7	24,100	47.5	25,800
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	73.1	16,800	68.8	16,600	74.6	27,300	77.8	33,000	80.4	40,000
Other health science ⁵	71.6	14,700	74.7	17,100	79.8	24,200	80.1	28,300	85.1	36,000
Law (LL.B. or J.D.)	74.7	14,400	80.7	16,600	78.9	17,800	80.4	29,700	81.3	40,100
Theology (M.Div., M.H.L., B.D.)	±	±	14.2	±	31.2	10,300	42.5	13,300	—	—

See notes at end of table.

National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance status ⁶										
Full-time, full-year	48.6	\$12,600	52.0	\$14,300	59.2	\$17,700	56.2	\$22,500	61.2	\$26,800
Part-time or part-year	15.4	8,300	18.6	9,900	29.0	11,700	31.0	13,500	33.5	15,100
Type of institution ⁷										
Public	22.4	9,200	24.3	10,800	32.1	13,400	32.3	15,800	37.2	18,700
Private nonprofit	30.7	12,500	36.5	14,200	43.3	16,100	42.4	20,300	46.8	25,500
For-profit	27.0	8,500	48.3	13,100	75.5	12,900	62.9	15,900	57.8	16,300
Tuition and fees ⁸										
Lowest 25 percent	5.2	6,000	6.8	6,300	16.8	10,100	17.0	9,600	21.2	11,800
Lower middle 25 percent	17.5	6,400	21.7	8,400	34.7	11,900	36.6	13,100	44.1	15,600
Upper middle 25 percent	31.8	9,100	36.0	11,100	46.8	13,700	48.9	16,400	54.7	20,400
Highest 25 percent	46.8	14,200	54.2	16,000	56.6	18,500	53.6	25,000	54.4	30,500
Sex										
Male	25.0	11,600	30.1	12,800	38.5	14,900	34.6	18,900	39.5	23,100
Female	27.0	10,100	29.6	12,200	38.9	14,500	42.4	17,100	46.9	20,300
Citizenship ⁹										
U.S. citizen	27.1	10,700	32.6	12,400	42.1	14,600	43.1	17,700	48.6	21,200
Resident alien	28.4	11,700	36.4	13,600	39.8	17,200	35.6	19,200	36.7	22,300

See notes at end of table.

National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Age										
24 or younger	45.4	\$10,900	44.1	\$13,000	49.6	\$16,700	44.4	\$20,000	51.0	\$24,600
25–29	30.5	11,500	36.3	12,800	45.0	14,900	45.4	19,100	47.1	23,100
30–34	20.8	10,100	24.6	12,700	34.2	13,300	36.8	15,700	44.1	19,300
35–39	17.0	10,500	22.6	11,100	32.9	13,500	38.3	14,900	40.1	17,600
40 or older	12.8	8,900	16.6	11,100	26.5	12,800	27.9	15,400	34.2	16,900
Race/ethnicity ¹⁰										
White	26.0	10,900	29.5	12,400	37.3	14,600	37.6	17,700	43.4	21,500
Black	36.2	10,400	42.1	12,400	54.4	14,000	58.4	16,900	65.7	19,000
Hispanic	34.0	10,400	33.2	10,900	47.9	14,400	48.7	17,300	48.1	20,700
Asian/Pacific Islander	16.7	11,000	19.0	14,400	24.4	17,400	19.9	22,100	23.5	25,100
Other or Two or more races	18.9	9,900	29.6	12,700	50.0	14,200	41.7	18,300	52.8	22,100
Marital status/dependents ¹¹										
Unmarried with no dependents	33.7	11,200	39.0	12,900	46.9	15,700	44.8	19,700	48.5	24,100
Married with no dependents	17.2	10,500	19.1	12,000	29.9	13,200	31.1	16,400	34.5	20,100
Unmarried with dependents	23.3	8,700	30.3	11,700	40.3	12,500	48.6	14,800	53.4	17,300
Married with dependents	16.7	10,100	19.9	11,500	28.8	13,400	29.8	14,500	36.8	16,600
Income (including spouse's)										
Lowest 25 percent	49.6	11,600	54.7	13,400	55.4	17,200	50.5	21,800	56.0	27,900
Lower middle 25 percent	29.8	10,500	33.5	12,000	44.9	13,600	48.5	16,600	49.2	19,500
Upper middle 25 percent	20.8	10,200	20.7	11,200	34.3	13,100	34.9	15,000	41.3	17,700
Highest 25 percent	11.3	9,800	10.4	11,600	21.0	13,100	23.2	15,600	29.3	16,500

See notes at end of table.

National Center for Education Statistics

Table 5.

Percentage of graduate students receiving federal financial aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

— Not available.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Foreign/international students are not eligible for federal financial aid.

¹⁰ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹¹ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	0.18	\$90	0.35	\$100	1.14	\$220	0.20	\$90	†	†
U.S. total (excluding Puerto Rico)	0.28	100	0.36	100	1.13	220	0.21	90	0.20	90
Graduate program level										
Master's degree	0.79	180	0.61	140	1.44	230	0.58	210	0.50	230
Doctor's degree – research/scholarship	1.79	400	1.90	960	1.49	550	2.35	930	0.95	450
Doctor's degree – professional practice	2.87	230	1.66	260	1.86	500	1.41	610	1.22	550
Other	0.98	400	1.19	470	3.33	610	1.61	590	1.80	690
Master's degree program										
Business administration (M.B.A.)	2.04	460	1.55	460	3.37	710	2.44	810	2.45	920
Education (any master's)	1.27	310	1.26	270	1.77	400	1.85	340	1.72	460
Other master's	1.31	260	0.91	220	1.81	270	1.10	310	0.81	330
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	1.87	520	1.72	810	1.22	490	3.55	1,160	0.86	750
Education (any doctorate)	4.23	†	2.04	690	2.41	670	8.06	2,580	2.25	730
Other doctorate	4.24	940	4.55	1,770	4.03	1,050	3.31	1,110	2.76	1,150
Doctor's degree program – professional practice										
Medicine (M.D. or D.O.)	3.91	930	2.94	560	2.78	930	2.59	1,370	1.95	1,040
Other health science	3.23	590	2.84	800	3.52	870	2.64	1,140	2.25	1,210
Law (LL.B. or J.D.)	2.62	470	1.80	330	2.11	300	1.90	830	1.71	1,100
Theology (M.Div., M.H.L., B.D.)	†	†	3.52	†	5.10	1,440	7.64	1,070	†	†

See notes at end of table.

National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance status										
Full-time, full-year	1.26	\$160	0.78	\$180	1.30	\$340	1.18	\$310	0.90	\$250
Part-time or part-year	0.59	210	0.49	190	1.05	210	0.65	280	0.59	260
Type of institution										
Public	0.42	220	0.43	160	1.07	330	0.28	260	0.32	170
Private nonprofit	0.60	230	0.67	210	1.37	380	0.27	300	0.35	170
For-profit	6.09	290	8.30	920	7.03	1,170	3.23	1,390	0.65	200
Tuition and fees										
Lowest 25 percent	0.81	620	0.64	440	2.07	1,080	1.05	510	1.02	610
Lower middle 25 percent	1.04	200	0.98	250	1.81	320	1.67	340	1.35	410
Upper middle 25 percent	1.48	200	0.94	210	1.70	370	1.29	340	1.25	490
Highest 25 percent	1.64	140	0.88	180	1.69	490	1.17	470	1.34	460
Sex										
Male	0.65	210	0.74	180	1.56	350	0.95	330	0.84	380
Female	0.69	130	0.53	190	1.34	250	0.66	200	0.64	220
Citizenship										
U.S. citizen	0.21	90	0.45	110	1.15	230	0.28	100	0.32	100
Resident alien	3.02	550	3.16	810	3.76	780	3.22	1,070	3.18	1,510

See notes at end of table.

National Center for Education Statistics

Table S5.

Standard errors for table 5: Percentage of graduate students receiving federal aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Age										
24 or younger	1.65	\$330	1.29	\$270	1.78	\$490	1.46	\$400	1.47	\$530
25–29	0.97	160	0.77	180	1.27	330	1.06	320	0.90	370
30–34	1.28	320	1.19	280	2.74	650	1.93	470	1.69	590
35–39	1.72	440	1.60	420	2.92	720	2.59	860	2.04	580
40 or older	0.82	410	1.08	390	2.45	520	1.68	530	1.48	480
Race/ethnicity										
White	0.39	120	0.56	140	1.12	260	0.52	230	0.57	230
Black	2.52	340	2.28	330	2.79	620	2.77	580	2.21	490
Hispanic	4.19	690	1.96	450	4.41	700	2.48	670	2.42	770
Asian/Pacific Islander	2.15	630	1.29	410	2.27	810	1.33	1,000	1.54	1,030
Other or Two or more races	3.01	980	2.36	730	4.47	920	6.15	2,240	5.34	1,390
Marital status/dependents										
Unmarried with no dependents	0.71	150	0.72	160	1.22	290	0.77	240	0.66	210
Married with no dependents	1.17	410	0.82	370	1.97	570	1.36	570	1.54	680
Unmarried with dependents	1.77	410	1.66	440	3.02	600	3.35	540	2.10	520
Married with dependents	1.07	400	0.83	290	2.44	400	1.33	510	1.17	410
Income (including spouse's)										
Lowest 25 percent	1.32	180	1.14	220	1.83	410	1.15	350	1.11	390
Lower middle 25 percent	1.40	230	1.07	240	1.52	330	1.25	340	1.22	360
Upper middle 25 percent	1.05	270	0.81	300	1.54	360	1.41	440	1.23	360
Highest 25 percent	0.87	290	0.71	400	2.03	710	1.43	500	1.09	460

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	29.8	\$4,000	38.2	\$6,000	40.0	\$5,800	41.0	\$7,400	—	—
U.S. total (excluding Puerto Rico)	29.9	4,000	38.3	6,000	39.8	5,900	40.9	7,500	35.7	10,800
Graduate program level ¹										
Master's degree	30.1	3,500	37.4	4,900	38.4	4,600	40.4	6,500	32.2	7,900
Doctor's degree – research/scholarship	37.6	6,000	50.6	10,800	55.1	10,400	52.2	11,800	56.9	20,100
Doctor's degree – professional practice	38.2	4,800	45.2	6,700	41.4	7,300	41.0	8,500	39.6	12,000
Other ²	18.8	2,600	26.4	3,000	30.8	2,700	28.7	2,900	25.4	4,900
Master's degree program										
Business administration (M.B.A.)	37.7	3,900	43.5	5,300	48.4	4,800	50.1	7,600	37.0	8,900
Education (any master's)	21.8	1,800	27.1	2,500	31.0	3,100	29.4	4,400	23.6	5,300
Other master's ³	32.0	4,000	40.6	5,700	39.2	5,200	43.7	6,900	34.3	8,300
Master's field of study										
Humanities	37.0	5,100	43.4	6,500	44.2	5,700	47.8	6,600	41.7	10,800
Social/behavioral sciences	24.7	5,200	40.6	4,900	33.9	6,000	30.4	6,100	24.8	6,600
Life and physical sciences	33.0	4,200	39.6	6,800	32.6	5,800	46.2	8,000	30.0	10,000
Engineering/computer science/mathematics	32.9	3,300	43.3	6,200	44.7	6,000	54.5	6,900	39.7	8,400
Business/management	35.2	3,700	42.4	5,300	47.3	4,500	48.1	7,000	33.7	8,200
Health	35.6	3,400	41.3	4,700	34.6	4,000	42.8	7,400	34.6	6,800
Other	23.5	2,300	29.3	3,100	31.9	3,800	32.0	5,400	27.5	6,900

See notes at end of table.

National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	40.4	\$6,700	55.9	12,600	62.7	\$12,300	61.9	\$13,500	68.1	\$22,400
Education (any doctorate) ⁴	27.1	‡	31.4	4,300	42.5	5,400	40.3	7,500	28.7	9,400
Other doctorate	34.5	‡	51.4	8,500	44.6	7,200	36.9	8,400	41.4	13,100
Doctoral field of study										
Humanities	43.0	5,200	55.9	\$8,800	53.4	8,500	57.5	10,400	61.5	19,000
Social/behavioral sciences	41.9	8,000	53.5	10,600	55.4	10,600	38.9	12,900	52.4	20,400
Life and physical sciences	51.9	6,200	66.6	13,400	74.0	13,900	67.6	15,100	69.9	23,100
Engineering/computer science/mathematics	34.9	‡	52.1	12,600	64.2	12,300	61.5	14,900	69.5	23,600
Business/management	34.7	‡	53.7	6,400	37.8	9,100	22.9	10,800	37.1	14,900
Health	‡	‡	47.2	7,900	43.3	7,000	42.6	6,500	40.9	11,700
Other	25.0	‡	37.3	6,300	42.3	8,000	46.9	9,700	45.3	16,400
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	42.9	6,900	47.5	9,800	42.2	8,100	32.6	8,000	44.1	14,600
Other health science ⁵	35.3	4,000	44.9	4,900	40.1	4,800	43.8	6,400	36.0	6,900
Law (LL.B. or J.D.)	36.2	4,200	39.9	6,700	37.6	8,200	41.4	9,600	41.6	15,400
Theology (M.Div., M.H.L., B.D.)	‡	‡	69.8	4,100	56.9	7,200	62.4	8,400	—	—
Attendance status ⁶										
Full-time, full-year	41.0	6,000	49.4	9,100	44.5	8,900	45.4	11,400	43.6	15,200
Part-time or part-year	24.9	2,400	32.6	3,600	37.8	4,100	38.8	5,200	30.9	7,000
Type of institution ⁷										
Public	28.4	3,300	36.1	4,700	39.6	5,400	42.1	6,900	38.2	9,700
Private nonprofit	31.7	4,900	41.6	7,700	41.0	6,600	41.4	8,400	37.5	13,400
For-profit	30.2	2,600	28.9	5,100	37.9	4,400	34.7	6,100	20.7	3,600

See notes at end of table.

National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Tuition and fees ⁸										
Lowest 25 percent	17.6	\$700	25.6	\$2,100	35.9	\$2,600	35.2	\$3,200	26.5	\$4,700
Lower middle 25 percent	28.3	1,900	34.2	3,200	36.9	3,700	38.4	4,600	32.7	6,200
Upper middle 25 percent	35.0	3,800	42.7	5,500	42.0	5,800	42.4	8,400	37.7	9,200
Highest 25 percent	39.2	7,200	50.2	10,400	45.8	10,200	48.9	12,100	46.5	19,000
Sex										
Male	31.3	4,400	41.0	6,500	43.7	6,600	46.3	8,500	38.9	12,100
Female	28.4	3,500	36.1	5,500	37.2	5,200	37.5	6,600	33.6	9,700
Citizenship										
U.S. citizen	29.7	3,800	38.0	5,500	39.3	5,400	40.5	7,100	34.3	9,700
Resident alien	30.5	6,600	41.0	6,300	38.6	7,700	46.2	6,700	36.3	9,400
Foreign or international student	29.7	6,700	38.9	10,200	48.4	9,000	43.7	11,100	49.5	18,400
Age										
24 or younger	32.9	4,600	44.8	7,700	40.6	7,500	42.9	9,500	43.1	12,500
25–29	33.6	4,500	39.6	6,900	40.7	6,800	43.3	8,200	39.3	12,500
30–34	29.5	4,000	37.9	6,100	42.8	5,700	41.6	7,300	35.0	9,600
35–39	28.3	3,400	35.7	4,800	39.7	4,900	37.6	5,900	28.0	8,000
40 or older	22.5	2,400	32.6	3,200	36.6	3,300	37.2	5,000	27.7	7,100

See notes at end of table.

National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Race/ethnicity ⁹										
White	30.0	\$3,600	38.6	\$5,500	39.7	\$5,400	41.5	\$6,800	36.7	\$10,000
Black	30.2	5,000	34.6	6,500	36.8	6,000	33.6	7,400	24.3	8,300
Hispanic	27.3	4,400	38.5	6,100	42.6	5,200	40.6	8,500	35.7	10,100
Asian/Pacific Islander	27.2	5,700	36.8	8,300	43.7	8,100	47.5	9,900	39.5	15,800
Other or Two or more races	36.9	4,600	43.5	8,900	35.7	7,500	37.1	8,200	43.5	10,600
Marital status/dependents ¹⁰										
Unmarried with no dependents	31.5	4,500	41.5	7,000	40.2	7,000	40.3	8,900	39.2	12,300
Married with no dependents	27.7	3,900	34.6	5,500	42.1	5,600	45.8	6,200	36.6	10,700
Unmarried with dependents	25.7	3,100	30.3	5,100	35.6	4,200	36.3	6,100	27.4	8,100
Married with dependents	29.3	2,800	37.5	4,300	39.6	4,400	40.9	5,900	31.3	7,800
Income (including spouse's)										
Lowest 25 percent	37.2	4,900	45.9	7,300	38.7	7,100	36.5	9,300	38.9	11,200
Lower middle 25 percent	27.6	5,200	34.2	7,400	40.8	7,300	40.2	8,700	38.2	13,300
Upper middle 25 percent	27.5	3,300	35.8	4,700	41.7	5,100	41.2	6,300	34.4	9,700
Highest 25 percent	27.9	2,600	36.9	4,300	38.7	3,900	46.0	5,800	31.2	8,300

See notes at end of table.

National Center for Education Statistics

Table 6.

Percentage of graduate students receiving any grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

—	Not available.
!	Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.
‡	Reporting standards not met.
¹	In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.
²	Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.
³	Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).
⁴	In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.
⁵	Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).
⁶	Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.
⁷	Students attending more than one institution were excluded.
⁸	Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.
⁹	Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.
¹⁰	Divorced, separated, and widowed students are included in the unmarried categories.
NOTE:	Any grants includes grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit http://nces.ed.gov/surveys/npsas/datainfo.asp .

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S6.

Standard errors for table 6: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	1.10	\$200	0.60	\$210	0.94	\$180	0.78	\$210	†	†
U.S. total (excluding Puerto Rico)	1.15	190	0.60	210	0.92	160	0.78	210	0.80	310
Graduate program level										
Master's degree	1.21	180	0.75	160	1.30	160	1.12	220	1.04	330
Doctor's degree – research/scholarship	2.39	610	1.15	550	1.65	470	1.64	590	1.39	620
Doctor's degree – professional practice	2.95	430	2.17	650	2.09	490	1.58	390	1.59	700
Other	1.59	460	1.35	220	2.17	290	2.59	350	2.50	500
Master's degree program										
Business administration (M.B.A.)	3.13	410	1.56	240	2.87	270	3.47	660	2.99	1,060
Education (any master's)	1.41	240	1.19	180	2.62	240	1.60	260	1.94	560
Other master's	2.34	240	1.05	240	1.67	250	1.35	240	1.07	400
Master's field of study										
Humanities	5.92	710	3.70	720	3.38	600	2.88	460	3.17	1,260
Social/behavioral sciences	3.21	900	2.61	490	3.85	1,110	2.80	650	2.69	1,070
Life and physical sciences	6.23	1,130	3.34	820	5.25	790	4.20	950	3.37	1,400
Engineering/computer science/mathematics	4.81	420	2.22	610	4.35	550	3.14	700	2.50	850
Business/management	2.40	340	1.38	230	2.53	220	2.92	540	2.66	870
Health	3.67	510	2.77	450	5.54	500	2.45	930	2.19	680
Other	1.37	230	1.08	220	2.10	240	1.37	270	1.46	490

See notes at end of table.

National Center for Education Statistics

Table S6.

Standard errors for table 6: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	2.97	\$690	1.81	\$570	1.81	\$440	1.86	\$790	1.61	\$700
Education (any doctorate)	5.21	†	2.79	390	2.59	560	5.83	870	1.74	1,100
Other doctorate	4.90	†	3.27	780	3.16	730	3.62	530	2.80	1,080
Doctoral field of study										
Humanities	6.91	610	3.17	1,300	4.61	740	2.80	760	3.36	1,760
Social/behavioral sciences	4.03	1,410	3.16	1,310	3.37	1,070	6.19	1,060	3.04	1,340
Life and physical sciences	6.00	1,230	3.44	800	2.41	620	2.65	720	3.07	1,100
Engineering/computer science/mathematics	7.94	†	2.80	1,250	2.31	550	4.11	2,110	1.93	1,080
Business/management	9.22	†	6.00	980	7.50	1,750	11.46	1,960	3.67	1,640
Health	†	†	2.72	960	2.28	720	3.02	620	2.56	670
Other	3.93	†	2.01	460	1.71	420	1.57	340	1.61	740
Doctor's degree program – professional practice										
Medicine (M.D. or D.O.)	4.67	1,440	3.49	1,540	2.65	1,170	3.34	1,110	2.48	1,520
Other health science	6.41	690	4.91	630	5.24	710	3.50	540	4.35	840
Law (LL.B. or J.D.)	2.33	500	2.82	640	2.62	620	2.10	490	2.18	1,280
Theology (M.Div., M.H.L., B.D.)	†	†	9.51	1,190	9.82	1,560	5.56	1,700	†	†
Attendance status										
Full-time, full-year	2.07	380	1.10	380	1.36	280	1.20	380	1.05	440
Part-time or part-year	1.09	150	0.66	100	1.21	140	0.96	210	1.03	300
Type of institution										
Public	0.99	170	0.79	130	0.96	170	0.95	310	1.00	340
Private nonprofit	2.26	380	1.14	460	1.74	350	0.93	210	1.25	550
For-profit	4.49	220	4.62	580	6.88	660	5.19	1,680	3.40	730

See notes at end of table.

National Center for Education Statistics

Table S6.

Standard errors for table 6: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Tuition and fees										
Lowest 25 percent	1.11	\$70	1.11	\$150	1.75	\$210	1.62	\$210	1.75	\$480
Lower middle 25 percent	1.89	130	1.33	170	1.89	200	1.62	150	1.37	350
Upper middle 25 percent	2.11	180	1.34	190	1.61	210	1.41	500	1.47	370
Highest 25 percent	1.93	510	1.10	500	1.91	340	1.54	410	1.40	590
Sex										
Male	1.63	330	0.97	290	1.35	250	1.32	330	1.09	500
Female	1.05	180	0.66	210	1.27	210	0.90	210	0.98	300
Citizenship										
U.S. citizen	1.14	190	0.67	200	1.01	170	0.83	230	0.89	300
Resident alien	4.17	1,030	3.40	930	4.06	770	3.46	690	3.75	1,000
Foreign or international student	5.01	1,210	1.76	590	1.93	480	1.72	460	2.38	830
Age										
24 or younger	1.52	320	1.30	300	1.49	350	1.74	600	1.68	530
25–29	1.66	300	1.02	260	1.20	280	1.03	280	1.35	520
30–34	2.19	420	1.33	380	2.04	290	2.23	360	1.78	570
35–39	2.37	500	1.73	440	2.66	430	2.13	610	2.16	820
40 or older	1.37	250	1.13	140	2.33	210	1.67	380	1.26	450

See notes at end of table.

National Center for Education Statistics

Table S6.

Standard errors for table 6: Percentage of graduate students receiving grants and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Race/ethnicity										
White	1.24	\$190	0.69	\$190	1.07	\$170	0.86	\$210	0.93	\$350
Black	2.64	600	2.56	640	2.71	470	3.12	820	1.75	690
Hispanic	2.52	730	1.83	480	3.58	580	2.51	1,380	2.63	780
Asian/Pacific Islander	2.44	480	1.61	520	1.85	440	1.72	450	1.90	720
Other or Two or more races	6.13	600	2.80	840	3.94	750	4.98	1,150	5.08	1,730
Marital status/dependents										
Unmarried with no dependents	1.24	260	0.81	270	1.03	240	1.01	310	1.09	420
Married with no dependents	1.65	360	1.12	320	1.74	270	2.12	350	1.68	670
Unmarried with dependents	2.00	470	1.62	400	3.46	360	3.17	760	2.56	880
Married with dependents	2.03	300	1.19	270	1.81	260	1.50	360	1.35	430
Income (including spouse's)										
Lowest 25 percent	1.78	410	1.32	330	1.72	400	1.05	560	1.33	450
Lower middle 25 percent	2.19	520	1.17	370	1.51	300	1.56	360	1.66	590
Upper middle 25 percent	1.61	290	1.08	240	1.71	210	1.68	330	1.50	530
Highest 25 percent	1.55	170	1.16	200	1.61	220	1.77	390	1.59	420

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	26.0	\$11,100	30.4	\$13,500	40.0	\$15,700	42.4	\$18,400	—	—
U.S. total (excluding Puerto Rico)	25.6	11,200	30.3	13,600	40.0	15,800	42.4	18,500	45.1	21,400
Graduate program level ¹										
Master's degree	23.9	9,200	28.4	11,800	38.3	13,000	42.8	15,500	45.7	17,500
Doctor's degree – research/scholarship	21.0	9,000	22.3	12,300	28.3	16,000	35.4	20,200	27.8	20,100
Doctor's degree – professional practice	67.6	15,800	73.1	18,700	74.6	24,000	79.1	31,300	80.8	38,100
Other ²	10.6	8,000	14.4	9,500	28.7	12,000	22.4	12,200	23.0	14,400
Master's degree program										
Business administration (M.B.A.)	19.1	10,800	24.6	13,900	39.1	15,000	41.7	16,700	37.5	19,100
Education (any master's)	20.5	7,900	24.4	9,400	34.8	11,900	44.1	13,100	49.0	14,300
Other master's ³	28.1	9,400	32.1	12,100	40.1	12,900	42.3	16,700	46.7	18,500
Master's field of study										
Humanities	31.2	9,400	36.6	10,800	40.5	13,200	37.5	16,700	43.5	19,300
Social/behavioral sciences	40.5	10,500	51.1	12,800	47.2	12,500	57.2	17,500	57.3	19,500
Life and physical sciences	25.2	7,900	21.7	10,000	44.1	11,100	37.1	15,000	39.3	18,000
Engineering/computer science/mathematics	10.4	7,800	11.6	10,600	24.7	11,700	19.6	14,800	20.1	16,600
Business/management	21.7	9,900	25.6	13,800	38.9	14,700	42.2	15,600	41.8	17,800
Health	35.5	10,400	41.9	12,200	46.8	15,100	51.1	18,600	53.9	19,900
Other	21.9	8,000	25.6	10,200	37.8	11,900	45.3	14,300	50.7	15,400

See notes at end of table.

National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	18.4	\$9,200	21.8	\$11,500	19.9	\$12,300	25.8	\$16,800	17.3	\$18,300
Education (any doctorate) ⁴	15.7	‡	21.1	12,000	27.1	13,600	42.2	15,400	49.5	17,800
Other doctorate	32.4	9,000	25.0	14,900	49.5	20,500	53.5	26,600	48.4	26,100
Doctoral field of study										
Humanities	28.5	9,100	21.0	9,400	25.3	11,600	32.7	16,800	22.3	18,100
Social/behavioral sciences	30.3	9,200	42.3	14,700	38.9	15,100	55.4	19,400	43.2	23,300
Life and physical sciences	10.8 !	‡	16.7	8,900	14.6	10,800	20.4	21,100	15.0	20,400
Engineering/computer science/mathematics	7.6 !	‡	7.9	7,300	11.1	11,500	16.1 !	19,100	7.7	17,600
Business/management	22.5 !	‡	14.8	‡	32.1 !	14,500	65.2	23,000	47.1	18,400
Health	‡	‡	66.5	17,600	73.2	25,800	71.5	29,700	76.9	37,400
Other	20.9	9,200	59.2	19,300	59.1	21,100	56.7	28,300	56.7	33,000
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	73.0	17,600	68.9	18,400	77.3	28,400	76.6	34,400	80.7	41,200
Other health science ⁵	73.5	14,900	76.1	17,300	81.7	25,000	82.1	29,700	87.3	36,400
Law (LL.B. or J.D.)	74.8	16,000	81.8	20,300	81.0	22,600	82.1	31,900	81.6	40,400
Theology (M.Div., M.H.L., B.D.)	‡	‡	23.0	‡	30.0	10,600	50.5	12,400	—	—
Attendance status ⁶										
Full-time, full-year	48.3	13,100	52.3	15,900	61.0	19,700	58.3	24,300	61.6	27,400
Part-time or part-year	15.5	8,400	19.3	10,300	30.0	11,900	34.6	13,600	35.0	15,000
Type of institution ⁷										
Public	22.2	9,200	24.5	11,000	33.3	13,400	35.4	15,400	38.2	18,700
Private nonprofit	30.8	13,100	37.6	16,200	44.9	18,300	44.8	21,500	48.2	25,600
For-profit	27.0	8,500	48.8	13,900	75.9	13,500	69.3	18,100	58.7	16,900

See notes at end of table.

National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Tuition and fees ⁸										
Lowest 25 percent	5.2	\$5,900	7.7	\$6,200	17.6	\$10,200	21.4	\$8,700	22.8	\$11,300
Lower middle 25 percent	17.4	6,400	21.7	8,700	36.0	11,900	40.1	13,200	45.3	15,300
Upper middle 25 percent	31.6	9,100	36.9	11,400	48.2	14,000	51.2	17,100	55.4	20,800
Highest 25 percent	46.8	15,000	54.9	18,200	58.4	21,300	55.6	27,300	55.4	31,400
Sex										
Male	25.0	12,000	31.0	14,000	39.6	16,200	38.4	19,200	40.3	23,400
Female	26.9	10,300	29.9	13,200	40.4	15,400	45.0	18,000	48.2	20,300
Citizenship										
U.S. citizen	27.0	11,000	33.1	13,500	43.0	15,700	45.7	18,500	49.4	21,400
Resident alien	28.8	12,400	35.9	14,800	40.0	18,900	37.6	20,500	38.3	22,900
Foreign or international student	†	†	1.6	†	6.4	9,500	9.3	13,900	3.8	22,000
Age										
24 or younger	45.5	11,400	43.3	14,400	51.3	18,000	47.6	20,900	51.8	24,700
25–29	30.5	11,800	37.3	14,100	46.4	16,600	47.6	20,100	47.7	23,500
30–34	20.8	10,300	25.4	13,400	35.0	13,900	39.1	16,400	45.8	19,500
35–39	16.5	10,500	23.4	11,600	33.8	13,800	44.8	15,300	41.8	17,800
40 or older	12.6	9,100	17.4	11,500	27.7	13,000	30.9	15,800	35.5	16,900

See notes at end of table.

National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Race/ethnicity ⁹										
White	25.9	\$11,200	30.2	\$13,400	38.4	\$15,700	40.0	\$18,300	44.3	\$21,600
Black	36.4	10,700	42.6	13,400	55.6	14,500	61.1	17,700	66.5	19,200
Hispanic	34.5	10,500	32.6	12,900	49.3	15,600	55.8	18,400	49.4	20,700
Asian/Pacific Islander	16.5	11,700	19.9	15,400	26.7	18,400	24.5	21,500	25.9	25,400
Other or Two or more races	19.3	9,800	29.7	14,700	51.7	16,600	44.3	19,500	52.1	23,300
Marital status/dependents ¹⁰										
Unmarried with no dependents	33.5	11,600	39.1	14,300	48.2	17,400	48.1	20,500	49.4	24,300
Married with no dependents	17.3	10,700	20.2	12,700	31.4	13,900	33.8	16,900	35.7	19,800
Unmarried with dependents	22.7	8,800	30.7	12,300	41.8	12,700	53.0	15,100	55.4	17,300
Married with dependents	17.0	10,100	21.1	12,000	29.7	13,500	32.3	15,300	38.0	17,100
Income (including spouse's)										
Lowest 25 percent	48.0	12,100	54.0	14,700	57.3	18,500	55.2	22,200	57.6	27,900
Lower middle 25 percent	29.9	10,700	34.5	13,000	46.0	14,700	50.6	17,300	49.5	20,100
Upper middle 25 percent	19.8	10,500	21.7	11,900	35.3	14,100	37.5	15,800	42.8	17,800
Highest 25 percent	11.7	9,800	11.5	12,500	22.3	13,400	26.3	16,400	30.3	16,500

See notes at end of table.

National Center for Education Statistics

Table 7.

Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹⁰ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Loans include only loans to students and may be from any source, but exclude other forms of financing such as credit cards, home equity loans, and loans from individuals, such as family or friends. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	0.18	\$90	0.35	\$160	1.16	\$280	0.34	\$150	†	†
U.S. total (excluding Puerto Rico)	0.27	120	0.35	170	1.14	270	0.34	150	0.24	110
Graduate program level										
Master's degree	0.78	180	0.60	300	1.46	280	0.70	230	0.52	230
Doctor's degree – research/scholarship	1.84	360	1.95	1,100	1.49	650	2.44	1,040	0.99	430
Doctor's degree – professional practice	2.85	260	1.46	340	1.83	650	1.30	620	1.18	550
Other	0.99	400	1.12	460	3.33	640	2.08	700	1.89	690
Master's degree program										
Business administration (M.B.A.)	2.02	550	1.55	930	3.49	920	2.38	780	2.50	1,010
Education (any master's)	1.29	320	1.28	310	1.81	400	1.98	410	1.82	430
Other master's	1.29	230	0.91	280	1.75	370	1.17	300	0.83	330
Master's field of study										
Humanities	3.79	570	2.96	720	3.86	900	2.48	870	2.73	720
Social/behavioral sciences	3.33	430	2.90	550	4.24	780	3.19	810	3.86	1,420
Life and physical sciences	5.51	720	2.75	720	6.00	1,330	3.83	890	3.53	970
Engineering/computer science/mathematics	2.16	1,030	1.74	1,530	6.42	1,190	2.13	1,230	1.86	1,010
Business/management	2.12	570	1.72	910	2.73	780	2.13	700	2.17	660
Health	4.04	710	2.59	610	4.00	870	2.71	630	2.34	710
Other	1.10	300	1.09	370	1.64	340	1.55	320	1.45	460

See notes at end of table.

National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	1.89	\$480	1.76	\$950	1.19	\$650	3.74	\$1,140	0.85	\$710
Education (any doctorate)	4.23	†	2.05	680	2.46	690	7.64	2,060	2.24	730
Other doctorate	4.24	910	4.52	2,040	4.17	1,270	3.27	1,030	2.90	1,110
Doctoral field of study										
Humanities	4.03	740	2.42	840	2.65	900	2.93	1,800	2.17	1,220
Social/behavioral sciences	4.43	760	6.01	2,270	3.83	1,410	7.07	2,720	2.72	1,060
Life and physical sciences	3.41	†	1.95	820	2.17	1,530	2.29	2,200	1.60	1,430
Engineering/computer science/mathematics	3.11	†	2.20	1,170	1.62	1,000	4.93	4,350	1.17	2,480
Business/management	7.18	†	3.97	†	9.63	1,990	15.53	4,220	3.07	1,370
Health	†	†	1.39	520	1.88	860	1.87	1,020	1.74	750
Other	3.30	880	2.57	380	2.07	850	1.89	630	1.54	900
Doctor's degree program – professional practice										
Medicine (M.D. or D.O.)	3.96	850	3.06	750	2.59	1,100	2.65	1,190	2.13	1,050
Other health science	3.23	670	2.71	700	2.59	1,150	2.63	1,170	2.21	1,100
Law (LL.B. or J.D.)	2.61	530	1.89	450	1.90	900	1.75	840	1.67	1,010
Theology (M.Div., M.H.L., B.D.)	†	†	5.52	†	5.06	1,450	7.84	1,130	†	†
Attendance status										
Full-time, full-year	1.29	190	0.76	310	1.25	420	1.20	360	0.90	270
Part-time or part-year	0.60	230	0.51	230	1.07	220	0.70	310	0.61	270
Type of institution										
Public	0.40	210	0.38	180	1.06	340	0.52	280	0.41	210
Private nonprofit	0.60	240	0.66	360	1.42	530	0.34	300	0.48	220
For-profit	6.09	290	8.03	640	6.99	1,260	3.46	1,480	0.60	380

See notes at end of table.

National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Tuition and fees										
Lowest 25 percent	0.81	\$630	0.68	\$470	2.03	\$1,220	1.39	\$420	1.06	\$590
Lower middle 25 percent	1.04	180	0.88	230	1.82	290	1.65	320	1.37	390
Upper middle 25 percent	1.42	210	1.00	260	1.66	360	1.24	350	1.24	490
Highest 25 percent	1.68	200	0.91	370	1.64	630	1.21	430	1.33	520
Sex										
Male	0.66	210	0.80	280	1.57	500	0.97	370	0.87	400
Female	0.70	150	0.51	260	1.35	300	0.72	250	0.63	250
Citizenship										
U.S. citizen	0.20	90	0.47	170	1.16	280	0.38	160	0.33	110
Resident alien	3.09	750	3.28	930	3.91	1,170	3.19	1,110	3.40	1,530
Foreign or international student	†	†	0.38	†	1.02	1,530	1.50	1,170	1.03	5,540
Age										
24 or younger	1.65	350	1.34	320	1.73	540	1.47	430	1.46	530
25–29	0.97	190	0.79	370	1.31	450	1.07	340	0.90	370
30–34	1.26	350	1.19	350	2.80	700	1.97	520	1.57	620
35–39	1.64	430	1.63	460	2.97	790	2.42	800	2.05	650
40 or older	0.81	420	1.15	420	2.45	560	1.74	710	1.50	550

See notes at end of table.

National Center for Education Statistics

Table S7.

Standard errors for table 7: Percentage of graduate students with any loans, and among those with loans, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Race/ethnicity										
White	0.42	\$120	0.56	\$180	1.11	\$330	0.56	\$280	0.59	\$230
Black	2.54	400	2.24	450	2.78	680	2.81	580	2.21	500
Hispanic	4.34	720	1.97	710	4.54	830	2.44	940	2.50	790
Asian/Pacific Islander	2.23	750	1.25	720	2.22	1,070	1.43	1,000	1.62	1,010
Other or Two or more races	3.06	1,040	2.44	1,090	4.29	1,270	5.88	2,070	5.28	1,400
Marital status/dependents										
Unmarried with no dependents	0.73	160	0.68	190	1.24	380	0.89	270	0.66	230
Married with no dependents	1.19	380	0.85	510	2.08	700	1.42	650	1.53	660
Unmarried with dependents	1.67	390	1.67	510	3.07	660	3.26	540	2.12	520
Married with dependents	1.09	400	0.94	440	2.46	410	1.37	450	1.14	470
Income (including spouse's)										
Lowest 25 percent	1.42	210	1.05	260	1.81	500	1.12	370	1.15	390
Lower middle 25 percent	1.41	240	1.07	430	1.49	480	1.25	350	1.18	430
Upper middle 25 percent	1.01	250	0.83	400	1.56	440	1.36	480	1.21	350
Highest 25 percent	0.92	300	0.77	590	2.00	770	1.46	720	1.12	470

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	25.1	\$6,500	27.3	\$9,900	26.6	\$11,600	27.0	\$12,900	—	—
U.S. total (excluding Puerto Rico)	25.4	6,600	27.3	9,900	26.5	11,600	27.0	12,900	27.1	14,800
Graduate program level ¹										
Master's degree	22.5	5,600	22.4	7,700	21.7	9,100	21.1	10,100	22.0	10,000
Doctor's degree – research/scholarship	53.7	9,600	58.5	16,500	59.3	17,900	59.6	18,900	58.3	26,900
Doctor's degree – professional practice	31.3	5,600	38.3	7,400	30.8	8,700	34.7	9,200	33.0	11,800
Other ²	10.8	4,200	12.4	4,800	11.6	6,400	9.0	5,500	12.2	5,000
Master's degree program										
Business administration (M.B.A.)	12.1	5,300	14.1	7,900	13.0	7,000	14.6	10,200	18.4	9,800
Education (any master's)	14.5	2,800	14.0	3,700	14.1	7,300	13.3	7,500	14.6	8,300
Other master's ³	31.5	6,400	30.2	8,600	29.7	9,900	28.6	10,900	25.9	10,400
Master's field of study										
Humanities	42.2	6,900	42.0	8,400	34.6	8,800	38.9	9,400	39.4	11,300
Social/behavioral sciences	30.5	6,400	33.5	7,400	32.4	11,700	21.3	8,600	19.3	11,100
Life and physical sciences	52.4	8,800	43.4	11,100	42.0	12,700	42.8	13,000	27.9	15,500
Engineering/computer science/mathematics	33.8	6,800	29.7	11,300	36.7	11,600	36.0	13,800	28.8	12,100
Business/management	12.4	4,600	14.2	8,000	14.6	6,300	14.4	9,200	17.5	8,800
Health	24.7	5,200	22.7	6,100	20.3	6,600	24.0	8,600	21.1	7,200
Other	17.0	3,400	16.0	4,700	17.0	8,400	16.5	9,300	19.2	9,300

See notes at end of table.

National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	59.2	\$10,300	69.4	\$18,500	76.5	\$19,800	77.0	\$20,500	73.8	\$29,100
Education (any doctorate) ⁴	18.1	‡	25.9	7,500	31.5	11,300	31.0	12,200	20.9	12,100
Other doctorate	61.7	6,800	53.4	12,400	35.4	11,700	37.3	14,600	35.9	17,300
Doctoral field of study										
Humanities	62.2	9,400	48.9	13,800	41.8	12,500	62.9	16,300	61.1	24,700
Social/behavioral sciences	60.8	10,200	61.6	14,000	60.1	16,900	52.1	18,000	56.6	27,500
Life and physical sciences	75.0	10,700	83.8	21,700	87.8	21,900	79.9	21,700	78.4	29,300
Engineering/computer science/mathematics	64.5	9,100	71.4	17,700	81.6	21,100	79.4	22,500	77.2	30,800
Business/management	36.4 !	‡	53.2	11,900	32.5	15,800	‡	14,900	31.9	20,400
Health	‡	‡	40.8	9,600	34.8	9,700	35.4	8,200	31.4	12,500
Other	27.1	6,600	36.0	7,900	37.4	12,900	44.8	14,900	43.3	19,200
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	36.8	8,700	43.1	10,900	37.0	9,700	30.5	7,700	34.4	13,700
Other health science ⁵	27.1	4,700	34.4	5,300	29.8	6,400	29.3	7,900	27.7	7,300
Law (LL.B. or J.D.)	28.9	4,800	38.2	6,800	29.1	9,600	37.7	10,500	40.0	13,700
Theology (M.Div., M.H.L., B.D.)	‡	‡	36.7	3,600	28.0 !	7,500	44.6	6,600	—	—
Attendance status ⁶										
Full-time, full-year	44.1	8,000	49.7	12,500	41.1	14,300	43.9	16,000	42.2	18,400
Part-time or part-year	16.8	4,900	16.0	5,800	19.6	8,800	18.8	9,400	18.0	9,700

See notes at end of table.

National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08			2011–12		
	Percent	Average amount		Percent	Average amount		Percent	Average amount		Percent	Average amount		Percent	Average amount	
Type of institution ⁷															
Public	27.4	\$6,500		28.3	\$9,000		32.2	\$11,300		32.1	\$13,800		32.0	\$14,700	
Private nonprofit	23.4	6,700		27.3	11,400		22.5	12,300		25.4	12,300		26.6	16,300	
For-profit	#	‡		‡	‡		‡	‡		8.9	‡		11.7	4,100	
Tuition and fees ⁸															
Lowest 25 percent	10.2	3,000		12.7	5,300		17.1	6,700		13.7	7,700		13.1	7,900	
Lower middle 25 percent	21.5	4,000		19.1	6,200		19.9	8,400		20.5	10,000		21.9	7,800	
Upper middle 25 percent	31.8	6,400		32.2	9,100		28.6	11,500		31.7	13,000		29.9	13,100	
Highest 25 percent	38.7	9,100		45.9	13,500		41.6	15,400		43.7	16,100		44.9	21,500	
Sex															
Male	27.3	6,900		30.0	11,300		29.7	12,900		32.2	14,400		31.2	16,500	
Female	23.2	6,200		25.3	8,700		24.3	10,300		23.5	11,500		24.5	13,400	
Citizenship															
U.S. citizen	23.9	6,100		24.9	9,000		23.8	10,600		23.9	11,900		24.6	13,400	
Resident alien	41.3	9,300		29.3	10,100		28.2	12,300		28.8	10,600		24.3	15,800	
Foreign or international student	41.8	9,900		50.0	14,200		57.0	15,800		58.0	17,600		54.2	21,300	
Age															
24 or younger	33.9	6,800		42.7	10,400		39.4	11,900		38.9	13,500		41.3	15,600	
25–29	31.2	7,400		31.0	11,100		32.9	12,700		34.0	13,900		32.8	16,700	
30–34	25.5	6,100		25.4	10,600		24.4	11,600		24.6	13,500		23.8	14,400	
35–39	17.9	5,700		21.1	8,300		17.3	10,500		17.5	11,100		16.2	12,000	
40 or older	12.3	3,900		14.3	5,100		12.3	6,800		13.0	8,000		13.4	7,400	

See notes at end of table.

National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Race/ethnicity ⁹										
White	23.5	\$6,000	25.6	\$9,300	24.4	\$11,000	26.0	\$12,300	26.8	\$14,000
Black	24.0	7,200	21.7	9,900	22.5	10,700	18.4	9,800	17.9	11,500
Hispanic	30.4	7,800	28.5	9,300	26.8	9,700	25.8	14,000	25.8	12,300
Asian/Pacific Islander	34.2	8,100	39.4	12,000	41.4	14,600	44.1	16,100	37.9	19,900
Other or Two or more races	31.1	8,300	38.1	12,900	31.8	11,800	26.3	12,500	27.4	16,400
Marital status/dependents ¹⁰										
Unmarried with no dependents	30.5	7,200	35.3	10,700	33.8	12,200	34.3	14,000	35.2	16,000
Married with no dependents	22.8	6,100	23.9	9,700	26.4	11,800	25.6	12,600	26.6	15,700
Unmarried with dependents	18.0	5,900	19.0	7,700	16.1	9,300	17.1	8,500	13.6	10,000
Married with dependents	17.4	4,700	17.6	7,700	16.4	9,600	16.7	10,200	16.7	10,500
Income (including spouse's)										
Lowest 25 percent	35.8	6,800	45.7	10,000	36.8	10,900	40.1	12,200	36.9	13,000
Lower middle 25 percent	32.7	7,600	30.9	12,200	37.5	13,300	37.2	15,500	36.8	17,800
Upper middle 25 percent	22.0	6,300	20.0	8,200	21.4	10,900	16.8	11,700	19.8	15,000
Highest 25 percent	13.7	4,600	12.6	6,500	11.0	9,000	14.0	9,500	15.0	11,600

See notes at end of table.

National Center for Education Statistics

Table 8.

Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

— Not available.

Rounds to zero.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹⁰ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Institutional aid includes all institutional need- and merit-based grants, scholarships, tuition waivers, graduate assistantships, loans, and work-study assistance funded by the institution attended. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	1.42	\$360	0.63	\$430	0.81	\$280	0.56	\$290	†	†
U.S. total (excluding Puerto Rico)	1.43	360	0.63	430	0.83	260	0.56	290	0.68	430
Graduate program level										
Master's degree	1.48	340	0.81	270	1.17	380	0.68	290	0.83	400
Doctor's degree – research/scholarship	2.98	750	1.42	930	1.95	480	2.65	490	1.50	720
Doctor's degree – professional practice	4.24	400	2.06	920	1.67	800	1.58	380	1.66	720
Other	1.54	760	1.08	410	1.29	660	1.12	950	1.97	560
Master's degree program										
Business administration (M.B.A.)	1.69	760	1.35	680	1.97	990	1.44	900	2.27	1,700
Education (any master's)	1.32	360	0.98	340	1.46	950	0.96	560	1.62	1,200
Other master's	2.02	410	1.10	380	1.42	390	1.01	380	1.07	440
Master's field of study										
Humanities	5.35	1,110	3.05	950	3.21	720	2.45	850	3.11	1,300
Social/behavioral sciences	3.63	950	2.56	660	4.68	1,640	2.66	870	2.27	1,280
Life and physical sciences	8.67	1,220	3.62	900	5.02	1,340	4.11	1,420	3.21	2,030
Engineering/computer science/mathematics	3.93	790	2.62	940	3.84	770	2.47	960	2.52	1,070
Business/management	1.57	590	1.11	430	1.87	690	1.22	710	1.79	1,250
Health	3.73	890	2.17	670	3.75	930	2.24	880	1.99	860
Other	1.48	310	0.85	380	1.32	750	0.95	530	1.41	740

See notes at end of table.

National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08			2011–12		
	Percent	Average amount		Percent	Average amount		Percent	Average amount		Percent	Average amount		Percent	Average amount	
Doctor's degree program – research/scholarship															
Ph.D. (except in education)	3.03	\$850		1.74	\$880		1.80	\$410		2.70	\$600		1.54	\$790	
Education (any doctorate)	5.13	†		2.51	460		2.42	1,310		4.98	970		1.52	1,000	
Other doctorate	5.51	1,520		4.07	1,120		3.20	980		3.81	910		2.79	1,260	
Doctoral field of study															
Humanities	6.13	900		4.90	1,230		6.50	1,070		2.81	800		3.30	1,280	
Social/behavioral sciences	3.82	1,150		2.68	1,570		4.52	990		8.08	890		3.27	1,560	
Life and physical sciences	6.09	2,050		2.25	1,220		1.80	570		2.01	750		2.45	1,590	
Engineering/computer science/mathematics	5.53	860		2.60	1,130		1.89	620		4.74	850		2.25	1,180	
Business/management	13.06	†		6.41	1,300		8.27	1,310		†	2,150		3.34	2,040	
Health	†	†		2.77	1,560		1.72	1,220		2.89	940		2.38	780	
Other	5.47	1,300		1.75	520		1.80	510		1.87	430		1.58	760	
Doctor's degree program – professional practice															
Medicine (M.D. or D.O.)	6.89	1,230		4.32	2,480		2.53	1,790		3.46	1,000		3.40	1,140	
Other health science	5.84	670		4.54	710		3.43	1,530		2.88	890		3.60	1,170	
Law (LL.B. or J.D.)	2.53	370		2.47	670		2.42	650		2.23	590		2.18	1,250	
Theology (M.Div., M.H.L., B.D.)	†	†		9.22	890		10.89	1,490		6.27	880		†	†	
Attendance status															
Full-time, full-year	2.19	540		1.03	600		1.14	320		1.17	340		1.19	530	
Part-time or part-year	1.31	380		0.51	270		0.83	350		0.65	330		0.76	450	

See notes at end of table.

National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Type of institution										
Public	1.48	\$420	0.71	\$240	0.89	\$280	0.79	\$370	0.99	\$460
Private nonprofit	2.78	670	1.16	1,000	1.50	590	0.86	380	1.13	800
For-profit	†	†	†	†	†	†	2.87	†	2.10	1,060
Tuition and fees										
Lowest 25 percent	1.05	330	0.86	480	1.23	560	0.93	730	1.01	810
Lower middle 25 percent	2.46	640	1.05	440	0.99	450	1.02	410	1.31	410
Upper middle 25 percent	2.31	730	1.39	430	1.85	360	1.28	510	1.40	560
Highest 25 percent	2.29	560	1.22	720	1.79	470	1.50	440	1.54	710
Sex										
Male	2.00	470	1.01	540	1.12	420	0.94	370	0.97	610
Female	1.24	360	0.67	400	1.01	360	0.71	370	0.80	490
Citizenship										
U.S. citizen	1.43	340	0.68	410	0.86	330	0.60	340	0.70	420
Resident alien	4.91	1,310	3.09	2,220	3.73	1,240	2.74	850	3.13	2,190
Foreign or international student	5.59	1,180	2.04	650	2.44	530	2.02	480	2.37	1,010
Age										
24 or younger	2.06	430	1.28	420	1.41	430	1.47	570	1.41	560
25–29	1.99	550	1.06	480	1.12	370	1.00	430	1.21	650
30–34	2.26	540	1.46	880	1.53	610	1.33	540	1.36	900
35–39	2.01	650	1.44	850	1.83	770	1.50	810	1.72	1,290
40 or older	1.37	550	0.85	380	1.05	560	0.95	450	1.07	740

See notes at end of table.

National Center for Education Statistics

Table S8.

Standard errors for table 8: Percentage of graduate students receiving institutional aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Race/ethnicity										
White	1.48	\$320	0.74	\$390	0.93	\$340	0.69	\$320	0.80	\$480
Black	1.97	880	1.74	1,180	2.38	770	1.77	1,050	1.23	1,020
Hispanic	6.47	1,340	1.77	700	2.54	950	2.12	1,250	2.15	940
Asian/Pacific Islander	2.67	880	1.75	590	1.71	490	1.58	520	1.93	1,100
Other or Two or more races	5.06	1,780	2.27	1,190	3.05	1,230	3.78	1,150	4.37	1,420
Marital status/dependents										
Unmarried with no dependents	1.42	390	0.80	490	1.01	330	0.89	340	1.03	490
Married with no dependents	2.45	670	1.06	580	1.50	490	1.27	500	1.55	1,030
Unmarried with dependents	2.27	730	1.17	510	1.86	1,010	2.30	1,260	1.47	1,070
Married with dependents	2.01	570	1.03	690	1.25	630	0.94	470	1.06	690
Income (including spouse's)										
Lowest 25 percent	1.73	560	1.40	430	1.45	480	1.13	470	1.26	430
Lower middle 25 percent	2.43	520	1.04	620	1.65	410	1.38	510	1.51	700
Upper middle 25 percent	2.03	610	0.89	560	1.19	520	0.95	460	1.19	1,300
Highest 25 percent	1.05	440	0.86	580	0.85	580	0.88	530	1.03	950

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 9.

Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12

Enrollment and student characteristics	2007–08		2011–12	
	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	4.8	\$15,600	—	—
U.S. total (excluding Puerto Rico)	4.8	15,600	9.9	18,600
Graduate program level ¹				
Master's degree	3.2	13,300	6.7	16,100
Doctor's degree – research/scholarship	3.3	12,500	6.2	17,800
Doctor's degree – professional practice	25.7	18,500	41.6	21,800
Other ²	‡	‡	2.5 !	‡
Master's degree program				
Business administration (M.B.A.)	3.5	16,900	4.7	20,100
Education (any master's)	1.4	12,000	3.4	13,100
Other master's ³	4.2	12,500	8.5	15,900
Master's field of study				
Humanities	3.4	‡	10.6	14,000
Social/behavioral sciences	5.5 !	12,100	9.1	19,900
Life and physical sciences	4.9	‡	7.0	12,600
Engineering/computer science/mathematics	1.8 !	‡	2.6	12,400
Business/management	2.9	15,600	4.8	17,300
Health	6.8	12,300	12.4	16,500
Other	2.2	12,500	4.9	15,600
Doctor's degree program – research/scholarship				
Ph.D. (except in education)	1.3 !	13,700	3.1	18,000
Education (any doctorate) ⁴	2.5 !	‡	9.0	16,000
Other doctorate	8.6	13,000	16.5	18,700
Doctoral field of study				
Humanities	4.3 !	‡	4.7 !	‡
Social/behavioral sciences	4.7 !	15,300	12.1	17,200
Life and physical sciences	2.9 !	‡	2.3	‡
Engineering/computer science/mathematics	‡	‡	1.8 !	‡
Business/management	‡	‡	8.4	18,400
Health	11.1	14,300	31.0	16,400
Other	21.7	19,000	30.3	26,500

See notes at end of table.

National Center for Education Statistics

Table 9.

Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12—Continued

Enrollment and student characteristics	2007–08		2011–12	
	Percent	Average amount	Percent	Average amount
Doctor's degree – professional practice				
Medicine (M.D. or D.O.)	13.0	\$14,500	33.6	\$16,300
Other health science ⁵	11.8	15,400	34.7	15,500
Law (LL.B. or J.D.)	39.9	19,600	58.7	27,700
Theology (M.Div., M.H.L., B.D.)	‡	‡	—	—
Attendance status ⁶				
Full-time, full-year	11.3	16,900	19.8	20,200
Part-time or part-year	1.7	10,900	3.8	13,400
Type of institution ⁷				
Public	2.7	11,700	7.0	12,400
Private nonprofit	7.9	17,400	14.5	21,900
For-profit	2.0 !	‡	5.1	17,400
Tuition and fees ⁸				
Lowest 25 percent	0.5	‡	1.5	13,200
Lower middle 25 percent	1.6	8,600	4.5	11,100
Upper middle 25 percent	4.2	10,800	10.9	14,100
Highest 25 percent	13.0	18,400	22.5	22,200
Sex				
Male	5.1	15,800	10.4	19,500
Female	4.6	15,400	9.5	17,900
Citizenship ⁹				
U.S. citizen	5.3	15,500	10.9	18,600
Resident alien	4.3	16,000	8.0	18,600
Age				
24 or younger	7.6	15,900	15.1	19,300
25–29	6.8	16,500	12.4	19,600
30–34	3.9	14,900	9.1	16,600
35–39	1.7	13,100	6.0	16,500
40 or older	1.8	11,700	3.7	15,900
Race/ethnicity ¹⁰				
White	4.9	15,800	10.4	19,000
Black	4.7	13,500	9.3	17,900
Hispanic	5.7	13,800	10.9	17,300
Asian/Pacific Islander	3.3	19,400	6.5	18,500
Other or Two or more races	6.4	15,000	15.0	16,300

See notes at end of table.

National Center for Education Statistics

Table 9.

Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12—Continued

Enrollment and student characteristics	2007–08		2011–12	
	Percent	Average amount	Percent	Average amount
Marital status/dependents ¹¹				
Unmarried with no dependents	7.4	\$16,200	14.3	\$19,500
Married with no dependents	3.4	13,500	7.0	17,100
Unmarried with dependents	‡	11,400	5.1	17,100
Married with dependents	1.7	14,200	4.5	14,600
Income (including spouse's)				
Lowest 25 percent	9.9	15,900	20.0	19,800
Lower middle 25 percent	5.0	15,100	9.8	18,300
Upper middle 25 percent	2.6	17,200	6.5	15,300
Highest 25 percent	1.7	12,300	3.2	18,200

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 4.3 percent of students in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Foreign/international students are not eligible for federal loans.

¹⁰ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time.

¹¹ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Federal Direct PLUS Loans, established in 2006, are unsubsidized loans for graduate students that are available in addition to subsidized and unsubsidized Direct Loans. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>. Graduate PLUS Loans were introduced in 2006 and were renamed Direct PLUS Loans to graduate students in 2010.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:08 and NPSAS:12).

National Center for Education Statistics

Table S9.

Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12

Enrollment and student characteristics	2007–08		2011–12	
	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	0.15	\$470	†	†
U.S. total (excluding Puerto Rico)	0.16	470	0.19	360
Graduate program level				
Master's degree	0.25	740	0.31	790
Doctor's degree – research/scholarship	0.38	1,120	0.50	1,130
Doctor's degree – professional practice	1.20	560	1.25	610
Other	†	†	0.77	†
Master's degree program				
Business administration (M.B.A.)	0.78	2,370	1.07	2,760
Education (any master's)	0.24	1,860	0.66	2,620
Other master's	0.40	740	0.48	860
Master's field of study				
Humanities	0.69	†	1.59	1,570
Social/behavioral sciences	1.77	1,840	1.90	2,800
Life and physical sciences	1.44	†	1.91	2,780
Engineering/computer science/mathematics	0.70	†	0.59	2,640
Business/management	0.64	2,270	0.75	2,000
Health	0.88	1,410	1.31	1,160
Other	0.27	1,320	0.63	2,140
Doctor's degree program – research/scholarship				
Ph.D. (except in education)	0.42	3,930	0.40	1,990
Education (any doctorate)	0.89	†	1.44	2,830
Other doctorate	1.17	1,120	2.10	1,650
Doctoral field of study				
Humanities	1.84	†	1.60	†
Social/behavioral sciences	1.51	4,180	1.95	1,940
Life and physical sciences	1.22	†	0.62	†
Engineering/computer science/mathematics	†	†	0.69	†
Business/management	†	†	1.38	2,710
Health	1.37	810	1.53	820
Other	1.22	660	1.54	870

See notes at end of table.

National Center for Education Statistics

Table S9.

Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12—Continued

Enrollment and student characteristics	2007–08		2011–12	
	Percent	Average amount	Percent	Average amount
Doctor's degree program – professional practice				
Medicine (M.D. or D.O.)	3.30	\$1,550	2.96	\$780
Other health science	1.80	1,650	2.86	1,160
Law (LL.B. or J.D.)	2.42	620	2.56	910
Theology (M.Div., M.H.L., B.D.)	†	†	†	†
Attendance status				
Full-time, full-year	0.47	550	0.50	440
Part-time or part-year	0.17	760	0.29	640
Type of institution				
Public	0.17	710	0.29	490
Private nonprofit	0.21	460	0.42	650
For-profit	0.75	†	0.40	1,410
Tuition and fees				
Lowest 25 percent	0.12	†	0.37	2,410
Lower middle 25 percent	0.33	1,080	0.54	860
Upper middle 25 percent	0.53	880	0.77	610
Highest 25 percent	0.58	510	0.77	620
Sex				
Male	0.29	630	0.48	640
Female	0.26	680	0.30	460
Citizenship				
U.S. citizen	0.18	470	0.25	360
Resident alien	0.91	2,700	1.47	2,850
Age				
24 or younger	0.44	630	0.74	760
25–29	0.36	600	0.44	690
30–34	0.51	1,400	0.83	1,330
35–39	0.31	2,060	0.78	2,220
40 or older	0.54	1,850	0.41	1,220
Race/ethnicity				
White	0.20	530	0.33	430
Black	1.10	1,360	0.90	1,120
Hispanic	0.78	1,680	1.25	1,840
Asian/Pacific Islander	0.43	1,370	0.77	1,650
Other or Two or more races	1.51	1,750	2.84	1,670

See notes at end of table.

National Center for Education Statistics

Table S9.

Standard errors for table 9: Percentage of graduate students with Direct PLUS Loans to graduate students and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 2007–08 and 2011–12—Continued

Enrollment and student characteristics	2007–08		2011–12	
	Percent	Average amount	Percent	Average amount
Marital status/dependents				
Unmarried with no dependents	0.28	\$450	0.39	\$440
Married with no dependents	0.41	1,150	0.64	1,200
Unmarried with dependents	†	2,340	0.80	2,780
Married with dependents	0.34	1,720	0.51	880
Income (including spouse's)				
Lowest 25 percent	0.45	580	0.69	550
Lower middle 25 percent	0.36	680	0.62	920
Upper middle 25 percent	0.27	1,540	0.51	960
Highest 25 percent	0.49	1,830	0.36	1,470

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:08 and NPSAS:12).

National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	1.5	\$6,800	4.8	\$9,600	7.2	\$9,300	10.7	\$8,300	—	—
U.S. total (excluding Puerto Rico)	1.5	6,800	4.8	9,700	7.2	9,300	10.7	8,300	4.0	8,700
Graduate program level ¹										
Master's degree	±	±	3.9	9,200	5.6	8,700	11.2	8,000	4.3	8,200
Doctor's degree – research/scholarship	±	±	1.9	9,000	5.0	8,100	8.8	9,300	2.2	7,700
Doctor's degree – professional practice	8.9	7,400	16.3	10,400	22.7	10,800	15.6	10,600	5.4	12,100
Other ²	#	±	1.1 ¹	±	2.6	5,800	7.0	5,900	3.0	7,200
Master's degree program										
Business administration (M.B.A.)	0.4 ¹	±	4.1	13,700	6.7	14,200	14.2	7,900	3.9	15,900 ¹
Education (any master's)	±	±	2.9	5,500	3.6	4,600	11.8	6,600	5.2	4,700
Other master's ³	±	±	4.5	8,800	6.3	7,900	9.6	9,100	4.0	8,000
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	#	±	1.8	9,600	2.3	7,400	2.3	11,400	0.8	8,500
Education (any doctorate) ⁴	#	±	1.4 ¹	±	2.8	±	±	6,200	4.3	6,900
Other doctorate	±	±	2.6 ¹	±	12.9	8,700	18.1	10,600	5.6	8,000
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	7.3 ¹	7,600	7.6	±	17.7	7,400	8.7	10,700	3.4	±
Other health science ⁵	7.7 ¹	±	8.4	±	12.7	9,800	14.5	11,800	7.0	13,600
Law (LL.B. or J.D.)	13.3	7,900	27.9	11,800	35.9	11,900	19.7	10,500	4.7	10,400
Theology (M.Div., M.H.L., B.D.)	±	±	11.1 ¹	±	±	±	11.0 ¹	±	—	—

See notes at end of table.

National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance status ⁶										
Full-time, full-year	3.3	\$7,500	8.9	\$10,900	15.1	\$10,600	14.3	\$11,100	5.4	\$10,300
Part-time or part-year	‡	‡	2.6	7,100	3.4	6,700	8.9	6,100	3.2	7,000
Type of institution ⁷										
Public	0.3	‡	2.2	6,500	3.9	5,400	5.9	6,400	3.0	7,800
Private nonprofit	3.2	7,200	8.6	10,700	11.6	10,900	12.2	9,100	4.8	9,300
For-profit	#	‡	4.0 !	‡	‡	‡	29.4	8,900	5.2	8,800
Tuition and fees ⁸										
Lowest 25 percent	#	‡	1.4	‡	2.3	4,500	6.5	3,800	2.3	4,300
Lower middle 25 percent	#	‡	2.2	5,200	3.7	5,400	8.3	6,100	2.6	3,900
Upper middle 25 percent	0.3 !	‡	3.8	7,000	5.0	6,700	10.6	7,600	4.7	8,100
Highest 25 percent	5.9	6,800	11.7	11,800	18.1	11,600	16.6	11,600	6.2	13,000
Sex										
Male	1.8	6,900	4.8	10,400	7.3	10,100	9.7	8,700	3.6	8,900
Female	1.2 !	6,700	4.8	9,000	7.1	8,700	11.3	8,100	4.3	8,600
Citizenship										
U.S. citizen	1.5	6,600	5.1	9,500	7.4	9,100	10.9	7,800	4.0	7,400
Resident alien	2.6 !	‡	3.1 !	‡	6.8 !	‡	9.2	10,000	5.0	‡
Foreign or international student	‡	‡	2.1 !	‡	5.2	9,600	9.2	14,000	3.8	22,100

See notes at end of table.

National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Age										
24 or younger	4.3	\$6,500	7.1	\$9,700	11.0	\$9,600	11.8	\$9,600	4.3	\$9,500
25–29	1.6	8,000	6.2	10,900	9.8	10,400	10.8	8,800	3.6	9,900
30–34	0.7	†	3.9	7,900	4.4	8,900	9.5	7,100	4.4	7,900
35–39	0.5 !	†	2.4	†	4.3	6,300	14.1	8,200	4.4	9,500 !
40 or older	†	†	2.9	7,600	3.4	6,400	8.6	7,100	3.8	6,200
Race/ethnicity ⁹										
White	1.5	6,500	5.0	9,000	7.0	8,900	9.5	7,800	3.6	7,000
Black	†	†	4.4	10,500	6.4	7,700	12.1	7,800	4.8	6,300
Hispanic	1.7 !	†	4.4	†	7.8	9,600	21.4	8,500	4.4	7,000
Asian/Pacific Islander	0.8 !	†	3.5	†	7.0	11,100	7.4	12,700	4.4	18,700
Other or Two or more races	†	†	6.5	†	11.1	12,700	14.0 !	8,400	6.2 !	†
Marital status/dependents ¹⁰										
Unmarried with no dependents	2.1	6,900	6.6	10,300	10.4	10,500	12.1	9,200	4.1	9,100
Married with no dependents	1.1	†	3.2	8,900	5.5	7,800	9.3	7,000	3.3	6,700
Unmarried with dependents	0.6 !	†	4.6	†	5.3	5,600	12.8	6,200	5.3	7,700
Married with dependents	0.7	†	2.9	8,300	2.9	5,600	8.0	8,000	0	9,400 !
Income (including spouse's)										
Lowest 25 percent	4.1	7,300	8.6	9,900	12.5	9,200	13.8	9,800	5.0	9,800
Lower middle 25 percent	1.2	6,200	5.7	9,700	7.4	10,100	10.3	7,400	3.3	11,700
Upper middle 25 percent	1.0	†	2.8	8,900	5.8	10,000	10.2	7,100	4.6	7,200
Highest 25 percent	0.3 !	†	2.4	9,400	3.2	6,900	8.4	8,500	3.1	5,700

See notes at end of table.

National Center for Education Statistics

Table 10.

Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

—	Not available.
#	Rounds to zero.
!	Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.
‡	Reporting standards not met.
¹	In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.
²	Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.
³	Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).
⁴	In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.
⁵	Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), podiatry (Pod.D. or D.P.M.), pharmacy (D.Pharm.), optometry (O.D.), and veterinary medicine (D.V.M.).
⁶	Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.
⁷	Students attending more than one institution were excluded.
⁸	Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.
⁹	Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.
¹⁰	Divorced, separated, and widowed students are included in the unmarried categories.
NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit http://nces.ed.gov/surveys/npsas/datainfo.asp .	
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).	

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Table S10.

Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	0.23	\$780	0.32	\$620	0.52	\$490	0.50	\$310	†	†
U.S. total (excluding Puerto Rico)	0.23	780	0.33	630	0.51	490	0.50	310	0.26	740
Graduate program level										
Master's degree	†	†	0.51	970	0.55	690	0.74	320	0.34	1,010
Doctor's degree – research/scholarship	†	†	0.39	1,560	0.55	970	1.99	1,530	0.24	550
Doctor's degree – professional practice	1.09	820	1.44	760	2.25	760	0.90	510	0.74	1,450
Other	†	†	0.35	†	0.55	860	1.38	750	0.72	1,390
Master's degree program										
Business administration (M.B.A.)	0.13	†	0.89	2,380	1.37	2,310	2.60	750	0.73	5,900
Education (any master's)	†	†	0.44	820	0.65	440	1.58	520	0.78	530
Other master's	†	†	0.77	890	0.77	770	0.72	490	0.45	660
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	†	†	0.39	1,650	0.38	1,770	0.44	1,820	0.15	1,530
Education (any doctorate)	†	†	0.55	†	0.72	†	†	2,320	0.59	510
Other doctorate	†	†	1.04	†	1.62	1,340	5.39	840	1.04	920
Doctor's degree program – professional practice										
Medicine (M.D. or D.O.)	2.62	1,510	1.67	†	2.21	540	1.50	1,350	1.01	†
Other health science	2.65	†	2.25	†	3.52	2,040	2.07	1,640	1.40	2,390
Law (LL.B. or J.D.)	2.25	1,300	2.34	900	3.15	1,050	1.30	560	0.95	1,830
Theology (M.Div., M.H.L., B.D.)	†	†	5.31	†	†	†	5.01	†	†	†

See notes at end of table.

National Center for Education Statistics

Table S10.

Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Attendance status										
Full-time, full-year	0.46	\$670	0.78	\$850	0.97	\$620	1.02	\$400	0.55	\$900
Part-time or part-year	†	†	0.27	580	0.36	540	0.61	390	0.30	1,180
Type of institution										
Public	0.09	†	0.25	720	0.31	430	0.55	430	0.37	2,050
Private nonprofit	0.54	900	0.71	780	1.03	660	0.47	300	0.42	690
For-profit	†	†	1.58	†	†	†	5.18	1,140	1.44	930
Tuition and fees										
Less than \$5,000	†	†	0.32	†	0.62	990	1.01	310	0.44	560
\$5,000–14,999	†	†	0.40	980	0.61	880	1.19	600	0.44	410
\$15,000–24,999	0.10	†	0.59	760	0.70	540	1.20	460	0.63	1450
\$25,000 or more	0.92	780	1.14	810	1.32	660	1.24	560	0.89	1480
Sex										
Male	0.33	880	0.37	750	0.81	830	0.67	450	0.35	750
Female	0.39	1,080	0.44	800	0.55	580	0.75	420	0.37	1,120
Citizenship										
U.S. citizen	0.26	770	0.36	600	0.55	530	0.55	330	0.29	580
Resident alien	1.18	†	1.34	†	2.07	†	1.54	1,160	1.34	†
Foreign or international student	†	†	0.69	†	0.98	2,040	1.49	1,180	1.03	5,580

See notes at end of table.

National Center for Education Statistics

Table S10.

Standard errors for table 10: Percentage of graduate students with private loans and, among recipients, average amount borrowed, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Age										
24 or younger	1.16	\$920	0.72	\$560	1.02	\$890	1.14	\$440	0.63	\$920
25–29	0.34	1,260	0.65	1,170	0.94	700	0.77	450	0.45	1,790
30–34	0.16	†	0.56	960	0.74	1,180	1.25	570	0.64	1,000
35–39	0.26	†	0.69	†	0.85	1,530	2.80	1,080	0.94	3,360
40 or older	†	†	0.54	1,140	0.61	950	1.15	720	0.58	750
Race/ethnicity										
White	0.30	950	0.38	510	0.55	620	0.62	310	0.31	400
Black	†	†	0.75	1,480	1.34	1,350	1.98	720	0.84	850
Hispanic	0.73	†	0.94	†	1.82	1,360	3.10	960	0.91	970
Asian/Pacific Islander	0.25	†	0.87	†	1.08	1,550	0.86	1,150	0.79	4,060
Other or Two or more races	†	†	1.72	†	2.57	2,400	6.93	2,610	2.18	†
Marital status/dependents										
Unmarried with no dependents	0.41	940	0.45	670	0.76	630	0.80	340	0.36	640
Married with no dependents	0.26	†	0.66	1,010	0.83	1,030	0.98	650	0.60	940
Unmarried with dependents	0.19	†	0.93	†	1.45	1,230	2.29	720	1.06	870
Married with dependents	0.15	†	0.44	1,320	0.48	900	1.32	790	0.46	2,870
Income (including spouse's)										
Lowest 25 percent	0.87	850	0.76	750	1.03	620	1.11	500	0.56	830
Lower middle 25 percent	0.32	1,170	0.72	1,210	0.95	1,080	1.32	520	0.49	2,770
Upper middle 25 percent	0.28	†	0.52	930	0.71	970	1.26	580	0.56	1,530
Highest 25 percent	0.10	†	0.40	1,830	0.47	1,420	1.07	750	0.44	510

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 11.

Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	12.4	\$2,500	15.4	\$3,500	20.2	\$3,000	22.1	\$5,200	—	—
U.S. total (excluding Puerto Rico)	12.6	2,500	15.4	3,500	20.1	3,000	22.1	5,200	14.5	8,200
Graduate program level ¹										
Master's degree	15.7	2,600	19.4	3,800	23.6	3,300	26.2	5,300	14.6	6,800
Doctor's degree – research/scholarship	7.2	3,100	9.4	4,200	13.9	3,200	13.5	7,700	21.5	14,100
Doctor's degree – professional practice	2.5	4,100 [!]	4.0	4,700	7.0	3,600	7.0	5,000	5.1	10,900
Other ²	12.2	1,400	13.4	1,300	23.6	1,800	22.0	2,300	13.5	4,700
Master's degree program										
Business administration (M.B.A.)	30.0	3,600	33.7	5,000	41.3	4,300	41.9	6,700	21.9	8,100
Education (any master's)	12.7	1,200	14.0	1,700	19.4	2,100	19.4	3,400	9.5	4,800
Other master's ³	12.1	2,600	16.9	3,800	19.4	3,200	24.6	5,300	14.7	6,800
Master's field of study										
Humanities	5.5 [!]	±	7.6	1,900	17.2	3,600	19.5	4,600	9.7	8,600
Social/behavioral sciences	8.3	±	10.9	3,100	9.9	±	17.4	4,500	10.0	5,600 [!]
Life and physical sciences	12.3 [!]	±	14.2	3,700	13.4 [!]	±	16.3	7,300	10.4	10,700
Engineering/computer science/mathematics	13.8	±	24.3	4,500	27.6	2,900	33.1	4,500	18.9	6,300
Business/management	27.7	3,400	32.2	4,800	39.0	4,100	40.4	6,400	20.2	7,900
Health	13.2	2,000	21.3	3,600	14.4	2,800	26.1	6,900	16.1	6,100
Other	11.9	1,300	14.9	2,200	18.4	2,400	19.6	3,800	11.7	5,500

See notes at end of table.

National Center for Education Statistics

Table 11.

Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	6.1	‡	7.6	\$5,000	10.5	\$3,200	10.9	\$8,800	24.1	\$15,700
Education (any doctorate) ⁴	16.2 !	‡	13.5	2,300	23.3	2,800	25.5	6,900	14.6	9,400
Other doctorate	‡	‡	11.2	4,400	15.9	3,700	11.8	6,400	18.1	10,000
Doctoral field of study										
Humanities	‡	‡	9.6	2,800	13.9	3,400	11.1	5,000	20.9	11,500
Social/behavioral sciences	5.4 !	‡	6.1	2,700	11.8 !	2,900	7.0	8,000	13.6	14,100
Life and physical sciences	‡	‡	4.9	7,700	11.5	3,300	9.9	10,000	24.5	16,300
Engineering/computer science/mathematics	‡	‡	9.9	7,200	12.5	3,200	12.6	9,000	27.0	16,400
Business/management	‡	‡	24.2	‡	15.5	‡	‡	‡	17.6	11,000
Health	‡	‡	3.9	4,200	8.7	3,500	8.5	5,400	7.6	13,000
Other	11.5	‡	7.5	4,200	9.9	3,300	14.0	7,100	12.5	13,000
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	‡	‡	‡	‡	4.7	‡	1.8 !	‡	5.4	‡
Other health science ⁵	‡	‡	4.0 !	‡	7.4	‡	9.1	‡	4.3	‡
Law (LL.B. or J.D.)	2.1 !	‡	3.8	‡	5.6	‡	7.4	5,500	2.7	‡
Theology (M.Div., M.H.L., B.D.)	4.6 !	‡	15.6 !	‡	16.3	‡	17.0 !	‡	—	—
Attendance status ⁶										
Full-time, full-year	5.1	5,800	6.0	6,100	8.6	3,400	11.6	8,200	10.2	13,300
Part-time or part-year	15.9	2,000	20.1	3,100	25.7	3,000	27.2	4,500	17.0	6,400
Type of institution ⁷										
Public	11.4	1,800	13.8	2,400	18.3	2,500	20.6	4,300	14.3	7,800
Private nonprofit	13.1	3,200	17.0	4,700	21.0	3,500	22.5	5,600	14.6	10,100
For-profit	30.2	2,600	24.5	4,700 !	37.8	4,400	28.4	7,000	14.5	4,200

See notes at end of table.

National Center for Education Statistics

Table 11.

Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Tuition and fees⁸										
Lowest 25 percent	13.6	\$700	16.2	\$1,300	26.5	\$2,000	28.0	\$2,900	16.2	\$4,500
Lower middle 25 percent	16.4	1,500	19.4	2,400	23.0	2,900	25.1	4,000	14.9	6,500
Upper middle 25 percent	14.3	3,300	16.7	4,300	19.6	3,900	20.5	6,900	15.1	8,400
Highest 25 percent	5.8	7,400	8.8	8,400	11.6	4,400	14.7	9,000	11.5	16,000
Sex										
Male	12.6	3,000	16.8	4,100	22.4	3,300	24.7	5,800	15.4	9,900
Female	12.3	2,000	14.3	3,000	18.5	2,800	20.4	4,600	13.9	7,000
Citizenship										
U.S. citizen	13.1	2,400	16.4	3,300	20.7	3,000	23.2	5,000	14.1	7,500
Resident alien	5.1 ¹	‡	14.1	4,400	19.4	3,600	25.1	5,400	20.5	6,500
Foreign or international student	‡	‡	6.0	7,600	15.3	3,200	9.9	9,400	16.0	15,700
Age										
24 or younger	5.6	3,100	5.9	4,300	10.8	3,200	12.9	5,500	10.4	9,600
25–29	11.4	2,400	13.7	4,300	16.4	3,100	19.5	5,300	14.9	10,100
30–34	14.7	3,200	19.3	3,800	24.9	3,600	26.5	5,400	16.1	6,700
35–39	17.6	2,100	18.6	3,500	26.3	3,000	24.9	5,100	14.2	6,200
40 or older	15.2	1,900	20.6	2,300	27.5	2,700	29.3	4,800	16.3	6,800
Race/ethnicity⁹										
White	14.3	2,300	17.1	3,200	21.2	2,900	23.7	4,900	15.4	7,700
Black	10.3	2,700	14.0	3,800	21.3	3,600	19.7	5,800	10.5	6,700
Hispanic	5.1 ¹	‡	12.0	4,200	19.2	3,100	19.7	4,600	11.1	8,300
Asian/Pacific Islander	5.0	‡	8.1	6,500	17.1	3,500	19.1	7,200	14.2	12,300
Other or Two or more races	‡	‡	10.4	4,700	9.5	3,400	13.8	4,700	22.2	7,500 ¹

See notes at end of table.

National Center for Education Statistics

Table 11.

Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents¹⁰										
Unmarried with no dependents	9.4	\$2,700	11.5	\$4,300	14.7	\$3,100	15.8	\$5,600	12.4	\$9,700
Married with no dependents	12.2	2,400	16.0	3,000	21.5	2,900	29.0	4,300	15.8	8,000
Unmarried with dependents	13.6	1,900	11.6	2,700	21.8	3,200	23.0	6,000	15.3	7,000
Married with dependents	19.6	2,400	23.6	3,100	29.4	3,000	30.0	5,000	17.4	6,700
Income (including spouse's)										
Lowest 25 percent	5.2	4,200	3.7	5,300	8.8	3,000	5.8	6,000	6.6	10,400
Lower middle 25 percent	5.7	2,600	9.7	3,100	15.6	2,900	15.2	5,300	12.8	10,500
Upper middle 25 percent	15.0	2,300	20.3	3,100	25.4	3,200	29.6	4,900	18.7	7,400
Highest 25 percent	21.2	2,200	27.7	3,700	31.3	3,000	37.8	5,200	19.7	6,800

— Not available.

¹ Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

² Reporting standards not met.

³ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

⁴ Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

⁵ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁶ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁷ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁸ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁹ Students attending more than one institution were excluded.

¹⁰ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

¹¹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹² Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Employer aid excludes tuition waivers to students holding assistantships. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	0.58	\$180	0.48	\$130	0.88	\$120	0.70	\$230	†	†
U.S. total (excluding Puerto Rico)	0.58	180	0.48	130	0.85	120	0.70	230	0.61	350
Graduate program level										
Master's degree	0.88	220	0.67	160	1.19	140	1.06	280	0.84	400
Doctor's degree – research/scholarship	0.92	540	0.69	310	1.07	190	0.91	470	0.97	620
Doctor's degree – professional practice	0.72	1,290	0.70	890	1.03	340	0.77	520	0.61	1,490
Other	1.14	230	1.12	120	1.99	190	2.58	270	1.77	830
Master's degree program										
Business administration (M.B.A.)	2.61	440	1.65	260	3.16	290	3.48	690	2.54	990
Education (any master's)	1.60	260	1.06	160	1.85	230	1.28	230	1.35	560
Other master's	1.01	330	0.74	250	1.41	180	1.26	340	0.90	510
Master's field of study										
Humanities	1.69	†	1.10	300	2.51	460	2.18	640	1.78	2,160
Social/behavioral sciences	1.63	†	1.69	490	2.54	†	2.63	630	2.63	2,150
Life and physical sciences	4.90	†	2.18	870	4.15	†	3.47	1,240	2.30	2,350
Engineering/computer science/mathematics	3.01	†	2.15	350	3.36	290	3.53	550	1.82	750
Business/management	2.27	370	1.48	260	2.51	240	2.86	570	2.33	830
Health	2.29	290	2.29	480	3.36	440	2.65	1,450	1.52	750
Other	1.46	160	1.03	200	1.48	210	1.10	240	1.05	540
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	1.14	†	0.79	430	0.60	180	0.85	490	1.15	720
Education (any doctorate)	4.96	†	2.11	230	2.52	220	5.19	1,590	1.64	1,940
Other doctorate	†	†	1.86	770	3.42	640	2.00	720	2.29	1,290

See notes at end of table.

National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctoral field of study										
Humanities	†	†	1.91	630	2.44	\$630	2.30	\$840	2.45	\$2,220
Social/behavioral sciences	2.12	†	1.69	620	4.13	510	1.54	1,410	1.46	1,420
Life and physical sciences	†	†	0.82	1,060	1.30	340	1.50	910	2.01	1,120
Engineering/computer science/mathematics	†	†	1.60	1,170	1.44	280	1.71	830	2.04	1,050
Business/management	†	†	6.36	†	3.72	†	†	†	2.75	1,250
Health	†	†	0.77	640	1.29	460	1.07	570	0.78	1,500
Other	2.59	†	1.01	690	1.00	250	1.73	840	0.91	1,110
Doctor's degree program – professional practice										
Medicine (M.D. or D.O.)	†	†	†	†	1.16	†	0.80	†	1.03	†
Other health science	†	†	1.37	†	1.63	†	1.99	†	0.88	†
Law (LL.B. or J.D.)	0.73	†	0.89	†	1.03	†	1.18	710	0.74	†
Theology (M.Div., M.H.L., B.D.)	2.26	†	4.77	†	4.81	†	5.17	†	†	†
Attendance status ⁷										
Full-time, full-year	0.74	880	0.57	490	0.85	310	0.92	780	0.48	570
Part-time or part-year	0.89	140	0.66	120	0.92	130	0.93	200	0.88	360
Type of institution										
Public	0.62	250	0.69	130	0.82	120	0.89	210	0.61	400
Private nonprofit	1.09	270	0.81	270	1.40	250	0.67	200	0.88	590
For-profit	4.49	220	6.50	1,450	6.91	660	5.52	1,930	3.27	1,010

See notes at end of table.

National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Tuition and fees										
Lowest 25 percent	1.11	\$80	1.08	\$120	1.72	\$180	1.55	\$200	1.64	\$680
Lower middle 25 percent	1.27	80	1.19	150	1.53	160	1.34	180	1.01	440
Upper middle 25 percent	1.17	290	1.02	220	1.61	220	1.06	390	1.17	510
Highest 25 percent	1.22	1,160	0.59	500	1.19	350	1.75	950	0.90	890
Sex										
Male	0.92	270	0.80	230	1.27	200	1.28	360	0.79	590
Female	0.82	210	0.55	160	1.00	160	0.80	280	0.74	380
Citizenship										
U.S. citizen	0.63	160	0.57	130	0.94	130	0.75	240	0.66	370
Resident alien	2.03	†	2.44	600	3.34	300	4.06	920	3.31	970
Foreign or international student	†	†	0.67	800	1.68	420	0.94	840	1.33	1,170
Age										
24 or younger	0.76	700	0.63	340	1.06	250	2.04	320	1.11	810
25–29	1.19	250	0.71	280	0.89	170	1.05	350	0.99	660
30–34	1.62	410	1.06	260	1.99	250	2.05	380	1.30	580
35–39	2.07	340	1.49	450	2.49	300	2.29	900	1.58	840
40 or older	1.05	240	1.07	160	1.90	250	1.72	470	0.96	620
Race/ethnicity										
White	0.75	170	0.55	140	0.89	140	0.85	270	0.66	390
Black	1.58	690	1.90	390	2.32	400	2.96	930	1.52	740
Hispanic	1.57	†	1.42	510	2.71	480	2.06	540	1.99	1,250
Asian/Pacific Islander	1.06	†	1.07	820	1.92	250	1.61	500	1.19	780
Other or Two or more races	†	†	1.68	1,340	2.04	460	2.57	520	6.20	2,510

See notes at end of table.

National Center for Education Statistics

Table S11.

Standard errors for table 11: Percentage of graduate students receiving employer aid and, among recipients, average amount received, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents										
Unmarried with no dependents	0.69	\$270	0.64	\$240	0.78	\$160	0.79	\$300	0.75	\$490
Married with no dependents	1.16	520	0.90	200	1.66	190	2.26	310	1.25	680
Unmarried with dependents	2.14	330	1.06	330	2.94	370	2.24	1,080	2.17	1,290
Married with dependents	1.34	270	1.11	230	1.65	220	1.40	440	0.89	550
Income (including spouse's)										
Lowest 25 percent	0.40	520	0.40	520	1.15	230	0.46	480	0.55	920
Lower middle 25 percent	0.73	240	0.73	240	1.24	300	0.90	330	1.24	730
Upper middle 25 percent	1.11	240	1.11	240	1.65	150	1.70	270	1.34	570
Highest 25 percent	1.16	190	1.16	190	1.70	210	1.87	440	1.28	510

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 12.

Percentage of total aid amount that is loans, among graduate students with Direct loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, District of Columbia, and Puerto Rico)	85.5	83.7	87.4	87.7	—
U.S. total (excluding Puerto Rico)	84.8	83.7	87.5	87.6	89.2
Graduate program level ¹					
Master's degree	86.2	85.1	88.3	88.9	90.3
Doctor's degree – research/scholarship	71.5	66.4	75.2	79.7	78.4
Doctor's degree – professional practice	88.2	86.2	88.4	88.2	89.2
Other ²	89.4	87.1	92.0	91.3	91.4
Master's degree program					
Business administration (M.B.A.)	85.2	86.9	85.9	88.5	88.2
Education (any master's)	92.9	90.5	92.0	92.3	92.9
Other master's ³	83.5	82.3	87.1	86.8	89.6
Master's field of study					
Humanities	75.9	75.2	84.1	84.9	81.6
Social/behavioral sciences	89.3	85.9	82.3	91.7	92.9
Life and physical sciences	74.6	74.2	80.2	75.7	87.3
Engineering/computer science/mathematics	78.4	84.1	89.7	79.7	89.0
Business/management	86.1	86.6	87.3	89.0	90.1
Health	85.2	87.1	91.0	87.6	92.1
Other	90.8	88.0	90.4	90.7	91.3
Doctor's degree program – research/scholarship					
Ph.D. (except in education)	63.5	56.8	59.4	70.7	61.2
Education (any doctorate) ⁴	‡	85.5	87.6	84.2	91.2
Other doctorate	76.4	77.5	86.3	87.6	89.0
Doctoral field of study					
Humanities	64.7	63.9	74.2	65.3	61.9
Social/behavioral sciences	64.1	71.1	69.6	80.3	76.9
Life and physical sciences	‡	39.5	42.1	61.5	59.5
Engineering/computer science/mathematics	‡	‡	55.9	69.4	54.7
Business/management	‡	‡	87.2	95.7	89.0
Health	‡	83.3	88.3	89.1	90.5
Other	84.5	87.9	87.6	85.5	85.8
Doctor's degree – professional practice					
Medicine (M.D. or D.O.)	84.0	81.1	87.0	90.9	88.5
Other health science degree ⁵	88.7	86.9	90.6	89.6	92.8
Law (LL.B. or J.D.)	90.4	88.6	89.2	87.5	85.9
Theology (M.Div., M.H.L., B.D.)	‡	‡	75.4	69.2	—

See notes at end of table.

National Center for Education Statistics

Table 12.

Percentage of total aid amount that is loans, among graduate students with loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Attendance status ⁶					
Full-time, full-year	83.1	80.1	86.3	84.9	86.8
Part-time or part-year	88.4	88.8	88.5	90.1	91.8
Type of institution ⁷					
Public	82.5	81.4	84.6	83.9	85.9
Private nonprofit	88.1	85.5	88.9	89.0	89.7
For-profit	91.4	96.6	92.8	93.2	95.5
Tuition and fees ⁸					
Lowest 25 percent	87.4	91.2	87.7	91.0	92.8
Lower middle 25 percent	86.4	85.6	89.1	88.3	91.6
Upper middle 25 percent	85.0	83.6	88.0	88.2	88.6
Highest 25 percent	83.2	82.5	85.6	85.2	86.2
Sex					
Male	85.1	83.0	86.1	84.7	86.7
Female	85.9	84.3	88.4	89.2	90.5
Citizenship					
U.S. citizen	85.5	83.7	87.5	87.6	89.1
Resident alien	85.5	86.1	86.8	89.7	90.5
Foreign or international student	‡	‡	‡	‡	‡
Age					
24 or younger	84.9	80.7	85.4	86.3	85.3
25–29	85.2	83.5	86.8	86.0	88.4
30–34	82.5	83.5	86.0	87.5	90.8
35–39	89.2	86.6	88.1	91.7	91.3
40 or older	90.2	89.3	93.2	90.7	92.9
Race/ethnicity ⁹					
White	85.4	83.1	87.4	86.5	88.5
Black	86.6	87.7	89.0	92.2	93.0
Hispanic	85.0	85.0	87.9	89.2	87.7
Asian/Pacific Islander	86.2	83.8	85.2	83.5	88.5
Other or Two or more races	84.1	79.7	86.4	85.7	85.5

See notes at end of table.

National Center for Education Statistics

Table 12.

Percentage of total aid amount that is loans, among graduate students with loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Marital status/dependents ¹⁰					
Unmarried with no dependents	85.2	81.5	86.0	86.4	87.1
Married with no dependents	85.4	86.7	88.4	87.3	89.3
Unmarried with dependents	86.5	87.5	90.3	90.9	94.4
Married with dependents	86.9	87.7	89.7	89.6	91.6
Income (including spouse's)					
Lowest 25 percent	85.8	80.1	85.7	86.3	87.0
Lower middle 25 percent	82.4	85.3	85.8	86.7	88.4
Upper middle 25 percent	87.6	86.7	89.8	89.5	91.3
Highest 25 percent	88.2	91.3	91.3	90.0	91.5

— Not available.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹⁰ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

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Table S12.

Standard errors for table 12: Percentage of total aid amount that is loans, among graduate students with Direct loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Total (50 states, District of Columbia, and Puerto Rico)	0.63	0.58	0.56	0.40	†
U.S. total (excluding Puerto Rico)	0.70	0.58	0.58	0.40	0.35
Graduate program level					
Master's degree	0.79	0.71	0.89	0.57	0.46
Doctor's degree – research/scholarship	3.70	3.51	1.62	2.76	1.02
Doctor's degree – professional practice	0.89	1.07	0.85	0.58	0.59
Other graduate program	1.87	1.83	1.36	1.37	1.45
Master's degree program					
Business administration (M.B.A.)	1.72	1.38	2.05	1.84	2.05
Education (any master's)	1.00	1.24	1.61	0.73	0.83
Other master's	1.09	0.93	1.02	0.82	0.53
Master's field of study					
Humanities	2.68	2.39	2.54	1.45	1.95
Social/behavioral sciences	2.13	1.63	4.02	1.06	1.08
Life and physical sciences	3.67	3.74	4.95	3.13	2.28
Engineering/computer science/mathematics	4.09	4.53	4.06	3.44	1.81
Business/management	1.34	1.08	1.70	1.50	1.45
Health	2.20	2.04	2.45	2.19	0.82
Other	1.03	1.20	1.25	0.64	0.71
Doctor's degree program – research/scholarship					
Ph.D. (except in education)	3.15	4.11	3.08	6.95	1.91
Education (any doctorate)	†	2.73	1.81	2.27	1.50
Other doctorate	8.28	4.50	1.56	2.34	1.00
Doctoral field of study					
Humanities	3.45	3.32	6.68	3.46	3.56
Social/behavioral sciences	3.42	5.82	4.18	4.21	2.37
Life and physical sciences	†	3.21	5.83	4.58	4.16
Engineering/computer science/mathematics	†	†	7.59	12.69	4.20
Business/management	†	†	7.64	5.88	1.43
Health	†	1.83	1.23	0.81	0.75
Other	5.70	1.22	1.01	0.79	0.97
Doctor's degree program – professional practice					
Medicine (M.D. or D.O.)	2.32	2.63	1.81	0.94	1.14
Other health science degree	2.05	1.84	1.89	1.26	1.01
Law (LL.B. or J.D.)	0.84	1.39	1.15	0.81	1.14
Theology (M.Div., M.H.L., B.D.)	†	†	12.30	6.36	†

See notes at end of table.

National Center for Education Statistics

Table S12.

Standard errors for table 12: Percentage of total aid amount that is loans, among graduate students with loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Attendance status					
Full-time, full-year	0.82	0.79	0.65	0.58	0.49
Part-time or part-year	0.84	0.69	0.90	0.57	0.50
Type of institution					
Public	0.83	0.94	0.83	0.57	0.67
Private nonprofit	0.91	0.99	0.83	0.42	0.59
For-profit	1.24	1.19	2.45	2.36	0.48
Tuition and fees					
Lowest 25 percent	1.56	1.23	2.40	0.97	1.06
Lower middle 25 percent	1.33	1.27	0.85	1.08	0.71
Upper middle 25 percent	1.02	1.14	1.27	0.77	0.68
Highest 25 percent	1.06	0.83	1.06	0.91	0.66
Sex					
Male	0.79	0.98	0.81	0.73	0.56
Female	0.87	0.57	0.77	0.53	0.46
Citizenship					
U.S. citizen	0.65	0.57	0.57	0.41	0.37
Resident alien	1.84	2.86	2.76	1.58	1.88
Foreign/international student	†	†	†	†	†
Age					
24 or younger	1.00	1.05	1.01	0.77	0.91
25–29	0.81	0.83	0.76	0.57	0.67
30–34	2.20	1.24	1.65	1.08	0.77
35–39	1.57	1.74	1.78	1.71	0.94
40 or older	1.57	1.19	1.34	1.56	0.73
Race/ethnicity					
White	0.70	0.64	0.66	0.46	0.49
Black	1.63	1.59	1.92	1.21	0.76
Hispanic	1.66	1.63	1.72	1.09	1.36
Asian/Pacific Islander	1.92	1.82	1.86	1.84	1.28
Other or Two or more races	4.84	2.54	2.50	3.35	2.17

See notes at end of table.

National Center for Education Statistics

Table S12.

Standard errors for table 12: Percentage of total aid amount that is loans, among graduate students with loans, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08	2011–12
Marital status/dependents					
Unmarried with no dependents	0.67	0.66	0.66	0.50	0.55
Married with no dependents	1.54	1.21	1.28	1.18	0.98
Unmarried with dependents	2.55	1.64	1.77	1.54	0.76
Married with dependents	1.32	1.36	1.74	1.18	0.70
Income (including spouse's)					
Lowest 25 percent	0.93	0.89	0.99	0.58	0.64
Lower middle 25 percent	1.09	1.01	0.91	0.73	0.72
Upper middle 25 percent	0.88	0.96	1.10	0.94	0.70
Highest 25 percent	1.31	1.28	1.42	1.77	0.90

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

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Table 13.

Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment characteristics	1995–96 Maximum (\$18,500)	1999–2000 Maximum (\$18,500)	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)
Total (50 states, District of Columbia, and Puerto Rico)	27.6	28.6	36.9	37.6	—
U.S. total (excluding Puerto Rico)	28.0	28.8	37.3	37.8	42.5
Graduate program level ¹					
Master's degree	20.0	19.3	25.5	25.9	33.5
Doctor's degree – research/scholarship	13.4	23.0	37.5	54.4	37.5
Doctor's degree – professional practice	47.1	54.8	69.7	74.1	79.2
Other ²	22.5	9.2	26.7	21.2	31.1
Master's degree program					
Business administration (M.B.A.)	25.5	29.0	38.9	29.9	36.7
Education (any master's)	11.3	10.9	17.8	15.0	22.0
Other master's ³	22.5	19.9	24.7	31.5	37.7
Master's field of study					
Humanities	22.8	12.8	25.5	32.9	41.4
Social/behavioral sciences	27.3	20.9	24.9	36.2	37.6
Life and physical sciences	13.6 !	15.8 !	21.9 !	19.4	39.7
Engineering/computer science/mathematics	14.7 !	‡	‡	31.1	31.1
Business/management	23.9	26.5	35.7	27.5	33.9
Health	27.9	24.7	40.2	35.8	39.2
Other	11.7	13.1	18.6	19.5	27.8
Doctor's degree program – research/scholarship					
Ph.D. (except in education)	12.9	15.0 !	20.7	48.0	31.7
Education (any doctorate) ⁴	‡	29.4	37.7	33.0 !	33.1
Other doctorate	12.7 !	38.9	53.8	71.2	52.9
Doctoral field of study					
Humanities	‡	7.2 !	24.1 !	32.8	39.0
Social/behavioral sciences	15.6 !	33.3 !	35.5	51.1	48.2
Life and physical sciences	‡	‡	18.7 !	40.3	40.0
Engineering/computer science/mathematics	‡	‡	26.2	53.5 !	25.2
Business/management	‡	‡	36.8 !	82.0	29.6
Health	‡	49.3	68.1	71.4	79.7
Other	10.6 !	57.2	65.9	68.8	64.1

See notes at end of table.

National Center for Education Statistics

Table 13.

Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	1995–96 Maximum (\$18,500)	1999–2000 Maximum (\$18,500)	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)
Doctor's degree – professional practice					
Medicine (M.D. or D.O.)	48.3	51.0	73.0	80.9	83.7
Other health science ⁵	38.5	49.8	67.9	62.6	82.0
Law (LL.B. or J.D.)	52.8	61.1	73.8	78.5	78.8
Theology (M.Div., M.H.L., B.D.)	‡	‡	22.2 !	26.8	—
Attendance status ⁶					
Full-time, full-year	36.5	37.8	54.8	54.1	57.0
Part-time or part-year	15.7	15.7	19.9	23.1	26.4
Type of institution ⁷					
Public	15.7	14.7	24.2	26.9	37.0
Private nonprofit	40.1	42.1	48.2	45.8	52.6
For-profit	13.8 !	38.5	37.3	43.5	31.0
Tuition and fees ⁸					
Lowest 25 percent	5.7	‡	18.2 !	9.8	14.2
Lower middle 25 percent	12.9	5.3	17.0	16.4	25.5
Upper middle 25 percent	30.7	14.0	31.8	31.5	43.5
Highest 25 percent	60.3	52.0	59.5	67.0	67.3
Sex					
Male	32.7	30.3	37.1	41.0	46.9
Female	23.5	27.3	36.8	35.8	40.1
Citizenship ⁹					
U.S. citizen	27.6	28.4	36.2	37.6	42.3
Resident alien	26.7	33.0	54.2	36.6	49.7
Age					
24 or younger	32.4	29.8	45.7	44.2	51.2
25–29	29.3	31.4	38.2	42.3	46.7
30–34	22.2	29.2	27.3	27.2	36.9
35–39	21.6	19.6	41.3	31.7	31.5
40 or older	18.8	22.4	26.3	32.2	34.3
Race/ethnicity ¹⁰					
White	28.5	29.1	36.9	35.9	42.1
Black	23.7	27.1	35.6	39.8	39.2
Hispanic	26.1	21.5	33.7	40.7	43.9
Asian/Pacific Islander	26.2	35.4	48.0	44.5	52.8
Other or Two or more races	20.5	26.4	31.7	36.6	42.6

See notes at end of table.

National Center for Education Statistics

Table 13.

Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	1995–96 Maximum (\$18,500)	1999–2000 Maximum (\$18,500)	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)
Marital status/dependents ¹¹					
Unmarried with no dependents	30.3	30.9	42.1	43.6	50.0
Married with no dependents	26.5	28.2	31.8	34.2	40.3
Unmarried with dependents	17.8	22.6	28.3	29.7	37.0
Married with dependents	21.4	24.0	29.1	26.7	27.2
Income (including spouse's)					
Lowest 25 percent	30.4	31.9	45.3	46.5	57.2
Lower middle 25 percent	26.1	26.9	31.7	34.7	35.7
Upper middle 25 percent	27.7	22.5	29.1	28.5	35.0
Highest 25 percent	22.1	29.4	38.7	38.0	29.7

— Not available.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent of the estimate.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without being enrolled in a specific degree or certificate program and students enrolled in a post-baccalaureate or post-master's certificate program.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Foreign/international students are not eligible for federal loans.

¹⁰ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹¹ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates in this table include both subsidized and unsubsidized Direct Loans, and the loan limit shown is for both types of loans for the academic year. Borrowing the maximum means borrowing the maximum for both types of loans. If a student borrowed only the maximum subsidized loan, he or she would not be considered to have borrowed the maximum. The annual limit for students in certain health professions was \$38,500 until July 1, 2007, when it was raised to \$40,500. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare totals across all years. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S13.

Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment characteristics	1995–96 Maximum (\$18,500)	1999–2000 Maximum (\$18,500)	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)
Total (50 states, District of Columbia, and Puerto Rico)	0.92	1.02	1.32	1.11	†
U.S. total (excluding Puerto Rico)	0.97	1.01	1.32	1.12	0.71
Graduate program level					
Master's degree	1.34	1.50	1.89	1.19	1.06
Doctor's degree – research/scholarship	2.87	6.03	3.09	7.44	1.81
Doctor's degree – professional practice	2.12	1.64	2.05	1.70	1.16
Other	3.11	2.22	4.15	3.40	4.67
Master's degree program					
Business administration (M.B.A.)	3.82	3.65	4.90	4.53	3.75
Education (any master's)	1.79	1.70	2.55	1.60	2.23
Other master's	1.92	1.75	2.77	1.90	1.46
Master's field of study					
Humanities	4.82	3.20	6.42	3.76	4.42
Social/behavioral sciences	4.62	2.89	5.59	4.53	4.66
Life and physical sciences	5.25	5.69	7.71	4.06	5.17
Engineering/computer science/mathematics	5.14	†	†	6.49	4.32
Business/management	3.86	3.51	4.64	3.77	2.76
Health	6.13	3.97	7.90	4.83	2.86
Other	1.80	1.60	2.13	1.63	1.78
Doctor's degree program – research/scholarship					
Ph.D. (except in education)	3.76	5.34	3.29	13.02	2.96
Education (any doctorate)	†	4.00	4.15	10.81	2.68
Other doctorate	5.70	10.46	6.00	4.87	3.35
Doctoral field of study					
Humanities	†	2.18	7.44	5.76	5.46
Social/behavioral sciences	5.42	12.62	7.26	14.52	3.53
Life and physical sciences	†	†	8.74	6.47	5.60
Engineering/computer science/mathematics	†	†	7.11	19.12	6.55
Business/management	†	†	15.05	21.52	4.01
Health	†	2.47	2.81	2.10	1.64
Other	4.79	2.89	2.65	2.02	1.97

See notes at end of table.

National Center for Education Statistics

Table S13.

Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	1995–96 Maximum (\$18,500)	1999–2000 Maximum (\$18,500)	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)
Doctor's degree program – professional practice					
Medicine (M.D. or D.O.)	6.44	3.70	3.53	2.67	1.74
Other health science	4.07	4.83	4.98	3.39	2.71
Law (LL.B. or J.D.)	4.24	3.07	2.59	2.55	2.07
Theology (M.Div., M.H.L., B.D.)	†	†	11.10	7.93	†
Attendance status					
Full-time, full-year	1.60	1.47	1.80	1.49	1.24
Part-time or part-year	1.67	1.36	1.70	2.26	1.29
Type of institution					
Public	2.06	1.07	1.62	1.42	1.06
Private nonprofit	1.32	2.01	2.73	1.45	1.16
For-profit	6.36	10.09	10.15	10.74	2.02
Tuition and fees					
Lowest 25 percent	1.16	†	8.33	2.43	2.31
Lower middle 25 percent	1.37	1.05	2.00	1.66	1.98
Upper middle 25 percent	3.15	1.53	3.03	1.74	1.84
Highest 25 percent	2.17	1.78	3.69	2.01	1.52
Sex					
Male	1.96	1.80	2.40	1.75	1.57
Female	1.34	1.50	1.68	1.90	1.04
Citizenship					
U.S. citizen	0.93	1.05	1.35	1.17	0.74
Resident alien	3.81	4.08	6.03	4.39	5.53
Age					
24 or younger	2.57	1.69	2.66	2.17	1.93
25–29	1.26	1.94	2.11	1.44	1.49
30–34	2.59	2.61	3.74	2.46	2.49
35–39	2.69	2.45	6.39	6.02	2.86
40 or older	2.48	2.46	4.52	3.83	2.83
Race/ethnicity					
White	1.15	1.06	1.70	1.25	1.10
Black	2.35	2.61	3.87	5.77	2.39
Hispanic	4.18	3.21	4.84	3.98	2.94
Asian/Pacific Islander	3.45	3.56	5.01	3.75	3.36
Other or Two or more races	5.54	4.49	5.67	7.59	4.77

See notes at end of table.

National Center for Education Statistics

Table S13.

Standard errors for table 13: Among graduate students who took out Direct Loans, percentage who borrowed at the annual program maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment characteristics	1995–96 Maximum (\$18,500)	1999–2000 Maximum (\$18,500)	2003–04 Maximum (\$18,500)	2007–08 Maximum (\$20,500)	2011–12 Maximum (\$20,500)
Marital status/dependents					
Unmarried with no dependents	1.08	1.03	2.02	1.24	0.96
Married with no dependents	2.95	2.27	3.22	2.23	3.12
Unmarried with dependents	2.02	2.48	4.76	5.32	2.79
Married with dependents	2.74	2.14	3.40	2.59	1.90
Income (including spouse's)					
Lowest 25 percent	1.60	1.15	2.55	1.46	1.39
Lower middle 25 percent	2.00	2.15	2.15	2.76	1.82
Upper middle 25 percent	1.98	2.23	2.78	2.25	2.20
Highest 25 percent	1.82	2.83	5.23	4.50	2.36

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	54.4	\$18,900	65.3	\$30,700	65.2	\$37,800	68.3	\$42,600	—	—
U.S. total (excluding Puerto Rico)	54.1	19,000	65.2	30,800	65.2	38,000	68.3	42,700	67.3	59,800
Graduate program level ¹										
Master's degree	54.5	15,100	65.3	25,000	64.4	30,700	68.5	36,600	67.8	50,200
Doctor's degree — research/scholarship	48.7	21,100	62.1	34,400	56.9	45,500	62.2	53,600	55.5	69,800
Doctor's degree — professional practice	77.6	36,900	86.0	61,100	83.8	67,000	84.4	77,900	86.4	110,300
Other ²	43.9	12,200	53.6	18,300	60.7	27,200	63.8	30,100	58.2	42,400
Master's degree program										
Business administration (M.B.A.)	48.9	15,500	60.2	25,000	63.4	34,100	67.6	36,900	62.1	43,200
Education (any master's)	56.0	12,000	69.1	20,700	66.9	28,000	72.8	33,300	72.7	48,500
Other master's ³	56.1	16,600	65.2	27,500	63.3	31,200	66.0	38,700	67.3	52,600
Master's field of study										
Humanities	56.0	17,200	68.2	27,300	59.7	31,700	66.6	37,800	63.9	51,700
Social/behavioral sciences	66.5	18,100	77.1	32,400	69.6	34,500	75.6	47,000	78.5	55,400
Life and physical sciences	57.0	17,800	62.6	20,900	75.6	32,000	71.9	34,900	57.2	47,200
Engineering/computer science/mathematics	44.9	12,400	52.8	20,900	52.3	23,500	52.3	25,100	47.6	37,000
Business/management	52.2	15,100	60.1	25,300	63.1	33,100	67.2	35,100	63.6	46,800
Health	59.9	19,200	72.8	31,400	66.4	37,500	70.1	46,300	73.7	58,800
Other	55.6	12,600	68.6	22,300	67.4	28,800	71.2	35,300	73.5	49,400

See notes at end of table.

National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	46.8	\$19,800	60.2	\$34,900	48.5	\$39,000	53.6	\$47,300	46.8	\$56,500
Education (any doctorate) ⁴	40.7	†	64.3	29,400	66.6	37,000	79.7	44,700	77.7	77,300
Other doctorate	62.7	26,700	65.9	37,100	71.1	61,200	71.4	71,000	65.8	101,100
Doctoral field of study										
Humanities	60.8	20,800	58.4	28,100	57.3	32,900	64.4	47,000	59.6	59,000
Social/behavioral sciences	61.6	25,500	77.7	51,000	65.9	55,800	76.0	59,000	70.3	93,300
Life and physical sciences	41.1	13,600	56.1	25,500	46.8	29,400	54.1	42,200	47.5	51,900
Engineering/computer science/mathematics	27.6	†	47.6	23,300	29.3	25,300	38.3	37,300	26.7	38,400
Business/management	45.2	†	68.4	25,800	54.7	38,900	75.5	75,700	68.8	83,800
Health	†	†	83.3	63,800	85.7	77,600	80.7	83,100	84.1	116,200
Other	49.5	20,600	80.8	50,200	76.1	53,100	76.4	61,500	74.2	88,900
Doctor's degree – professional practice										
Medicine (M.D. or D.O.)	80.5	43,700	84.7	74,300	88.9	81,800	81.2	98,600	84.8	126,500
Other health science ⁵	82.4	37,700	87.3	60,800	88.8	80,400	85.5	78,300	91.2	116,500
Law (LL.B. or J.D.)	82.0	36,500	90.1	58,400	85.6	59,300	85.8	73,600	86.2	104,400
Theology (M.Div., M.H.L., B.D.)	†	†	60.7	19,100	56.7	24,800	81.7	31,000	—	—
Attendance status ⁶										
Full-time, full-year	64.2	26,900	75.1	43,100	74.8	50,700	71.3	55,000	73.3	74,700
Part-time or part-year	49.5	14,300	60.4	22,900	60.6	30,200	66.8	36,200	63.6	49,400
Type of institution ⁷										
Public	52.9	16,300	62.9	26,000	60.7	31,900	64.0	36,400	63.0	51,000
Private nonprofit	56.1	22,300	68.5	37,500	68.5	44,000	68.9	46,700	67.8	67,200
For-profit	52.9	18,200	74.7	30,800	85.9	42,200	87.7	54,600	79.9	63,200

See notes at end of table.

National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Tuition and fees ⁸										
Lowest 25 percent	44.9	\$10,700	55.3	\$16,800	54.3	\$24,000	61.9	\$29,700	59.5	\$43,000
Lower middle 25 percent	51.4	12,600	62.6	22,100	63.3	31,100	68.1	36,300	69.1	51,300
Upper middle 25 percent	57.2	17,900	67.6	29,800	71.0	37,900	71.3	43,300	71.8	61,900
Highest 25 percent	62.4	30,500	74.6	49,600	71.8	54,500	70.7	59,600	67.2	79,500
Sex										
Male	54.3	19,500	65.6	32,300	62.7	39,000	64.7	41,200	63.2	59,800
Female	54.5	18,400	65.1	29,400	67.1	37,000	70.7	43,500	69.9	59,900
Citizenship										
U.S. citizen	55.7	18,800	69.7	30,900	70.1	38,100	73.1	43,300	73.4	60,400
Resident alien	45.1	22,600	55.9	37,500	56.0	40,500	50.9	41,700	51.3	50,300
Foreign or international student	30.1	17,900	26.2	20,400	15.8	18,500	24.3	21,400	11.9	38,800
Age										
24 or younger	64.7	20,900	67.6	34,700	68.7	38,900	63.9	41,000	66.8	54,700
25–29	58.8	21,900	71.4	35,700	71.8	42,900	73.5	47,600	71.0	64,600
30–34	58.9	17,000	67.6	29,400	66.2	38,600	72.6	43,700	74.2	60,700
35–39	55.0	14,600	65.9	26,200	62.2	33,900	73.5	39,800	67.7	58,800
40 or older	35.9	14,400	52.8	20,800	53.7	28,300	58.2	36,000	55.3	55,300
Race/ethnicity ⁹										
White	55.7	18,600	66.1	30,300	65.3	35,500	68.0	40,900	69.1	57,100
Black	68.9	20,000	77.4	31,800	82.2	43,600	85.9	50,900	85.0	70,300
Hispanic	62.3	19,800	69.8	27,000	72.5	38,300	74.2	45,100	72.3	59,000
Asian/Pacific Islander	35.2	19,500	46.5	34,500	43.0	44,700	44.5	38,400	38.0	63,700
Other or Two or more races	27.3	18,600	67.6	35,200	72.3	45,600	69.9	39,900	75.8	60,800

See notes at end of table.

National Center for Education Statistics

Table 14.

Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents ¹⁰										
Unmarried with no dependents	59.8	\$20,900	69.2	\$35,700	69.4	\$42,500	69.0	\$47,100	69.0	\$64,100
Married with no dependents	48.5	16,900	58.7	26,500	60.1	35,500	65.7	37,700	61.0	53,600
Unmarried with dependents	50.4	17,000	62.8	30,000	66.2	39,500	79.5	45,300	78.8	63,800
Married with dependents	48.3	15,600	63.8	23,200	60.6	28,300	64.2	35,000	63.1	52,200
Income (including spouse's)										
Lowest 25 percent	66.3	26,100	75.7	44,000	72.5	50,300	68.8	54,800	69.8	76,500
Lower middle 25 percent	56.2	20,200	66.6	31,300	65.7	37,800	71.7	44,800	71.4	59,500
Upper middle 25 percent	53.6	15,500	63.6	24,300	65.3	33,900	69.6	36,800	66.2	50,800
Highest 25 percent	44.6	13,100	55.4	19,000	57.1	25,900	63.0	33,300	60.1	45,300

— Not available.

‡ Reporting standards not met.

¹ In 2010, theology programs were removed from Doctor's degree – professional practice and moved to other classifications.

² Other includes students taking graduate courses without enrolling in a specific degree or certificate program and students enrolled in post-baccalaureate or post-master's certificate programs.

³ Other includes Master of Arts (M.A.), Master of Science (M.S.), and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts).

⁴ In 2011–12, Education (any doctorate) includes post-baccalaureate and post-master's certificates in education as well as doctorates in education. In earlier years, this category includes only doctorates in education.

⁵ Other health science includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), pharmacy (D.Pharm.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.).

⁶ Students were considered to have attended for a full year if they were enrolled 9 or more months during the academic year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

⁷ Students attending more than one institution were excluded.

⁸ Tuition includes all tuition and fees. Average tuition and average total price estimates are shown for those attending one institution only. This excludes 1.6 percent of students in 1995–96, 3.5 percent in 1999–2000, 3.6 percent in 2003–04, 4.3 percent in 2007–08 and 4.1 percent in 2011–12, who attended more than one institution.

⁹ Black includes African American and Hispanic includes Latino. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity have changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies, respondents could choose to identify themselves as multiracial. Students in 1995–96 were not given the option to indicate Two or more races.

¹⁰ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico, except in 2011–12. A separate total excluding Puerto Rico was created to compare across all years. All amounts are in current dollars. Prior year data have been reweighted and may not match those published earlier. For more information about NPSAS reweighting over time, visit <http://nces.ed.gov/surveys/npsas/datainfo.asp>.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).

National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total (50 states, District of Columbia, and Puerto Rico)	0.91	\$360	0.52	\$430	0.83	\$750	0.59	\$550	†	†
U.S. total (excluding Puerto Rico)	0.87	360	0.52	440	0.84	730	0.59	550	0.60	710
Graduate program level										
Master's degree	1.14	460	0.67	430	1.12	730	0.87	730	0.83	800
Doctor's degree – research/scholarship	2.51	940	1.28	2,570	1.19	1,560	1.86	2,750	1.08	1,590
Doctor's degree – professional practice	2.10	1,010	1.12	1,870	1.41	2,450	1.16	1,700	1.01	1,790
Other	1.79	780	1.64	820	2.61	1,310	2.53	1,840	2.54	2,360
Master's degree program										
Business administration (M.B.A.)	2.48	1,230	1.66	1,030	2.73	1,800	2.60	2,410	3.20	2,390
Education (any master's)	1.65	790	1.09	560	1.64	1,470	1.72	1,460	1.86	1,800
Other master's	1.73	500	0.92	700	1.40	1,000	1.09	840	0.93	960
Master's field of study										
Humanities	3.62	1,250	2.00	1,660	3.68	2,110	2.36	1,690	2.77	2,570
Social/behavioral sciences	3.80	1,020	2.30	1,480	3.59	2,440	2.67	2,610	2.58	3,620
Life and physical sciences	6.75	2,200	2.95	1,970	4.34	2,970	3.93	2,470	3.85	3,260
Engineering/computer science/mathematics	4.74	980	2.75	1,410	4.36	2,980	2.76	1,670	2.55	2,030
Business/management	2.22	1,040	1.79	950	2.29	1,420	2.13	1,940	2.54	1,780
Health	4.28	1,570	2.31	1,630	5.12	2,360	2.34	1,370	1.95	1,910
Other	1.43	710	1.04	610	1.34	1,200	1.39	1,200	1.44	1,490

See notes at end of table.

National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctor's degree program – research/scholarship										
Ph.D. (except in education)	3.06	\$1,290	1.28	\$2,370	1.07	\$1,230	2.42	\$4,110	1.28	\$1,420
Education (any doctorate)	6.95	†	2.84	2,320	2.38	2,000	3.20	4,290	1.69	2,540
Other doctorate	5.06	4,000	3.55	5,340	2.85	4,290	2.68	3,560	2.61	4,880
Doctoral field of study										
Humanities	5.42	2,060	2.26	2,220	2.28	2,200	2.72	4,830	2.75	4,870
Social/behavioral sciences	5.81	1,780	3.04	7,090	2.58	3,500	4.18	6,830	2.44	4,800
Life and physical sciences	3.85	2,030	3.06	1,550	2.34	2,030	1.97	2,720	2.81	3,140
Engineering/computer science/mathematics	5.26	†	3.33	2,620	2.10	1,970	4.22	7,050	1.94	2,820
Business/management	12.96	†	4.56	3,590	9.30	6,040	12.41	14,150	2.82	3,730
Health	†	†	1.40	2,060	1.43	2,930	1.71	1,890	1.31	2,560
Other	3.66	2,760	1.53	1,810	1.45	1,770	1.22	1,710	1.24	2,170
Doctor's degree program – professional practice										
Medicine (M.D. or D.O.)	3.06	2,420	2.70	2,760	1.75	4,060	2.60	3,650	1.93	3,810
Other health science	3.18	2,060	2.09	3,140	2.08	5,060	2.40	3,920	1.77	3,630
Law (LL.B. or J.D.)	2.09	1,150	1.43	1,800	1.69	2,070	1.62	1,880	1.66	3,060
Theology (M.Div., M.H.L., B.D.)	20.31	†	7.72	3,020	4.76	3,940	3.85	3,530	†	†
Attendance status										
Full-time, full-year	1.20	660	0.69	880	1.12	1,360	1.04	990	0.90	1,000
Part-time or part-year	1.13	610	0.70	470	0.87	730	0.76	840	0.90	970
Type of institution										
Public	1.15	440	0.67	440	0.96	580	0.83	630	0.93	890
Private nonprofit	1.63	700	0.80	870	1.15	1,650	0.75	720	1.02	1,060
For-profit	3.06	700	5.21	2,130	4.86	4,990	3.54	4,660	1.87	2,550

See notes at end of table.

National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Tuition and fees										
Lowest 25 percent	1.58	\$650	1.13	\$520	1.74	\$1,540	1.34	\$1,070	1.64	\$1,720
Lower middle 25 percent	2.19	630	1.23	610	1.53	840	1.29	1,360	1.38	1,480
Upper middle 25 percent	1.50	540	1.21	750	1.45	1,040	1.14	1,060	1.28	1,680
Highest 25 percent	1.26	910	0.77	970	1.43	2,030	1.18	1,610	1.29	1,480
Sex										
Male	1.20	530	1.08	740	1.35	1,100	0.96	970	1.10	1,170
Female	1.11	440	0.78	510	0.97	950	0.81	760	0.84	910
Citizenship										
U.S. citizen	0.94	380	0.56	460	0.77	790	0.61	590	0.57	740
Resident alien	3.33	1,850	3.16	2,970	3.77	3,890	3.58	2,590	3.45	3,650
Foreign or international student	4.02	3,720	1.48	1,760	1.61	1,660	1.83	1,560	1.39	3,940
Age										
24 or younger	1.72	690	1.20	960	1.37	1,150	1.48	1,420	1.42	1,300
25–29	1.38	450	0.70	830	1.06	1,270	0.91	900	1.10	1,220
30–34	2.27	810	1.20	860	1.97	1,780	1.62	1,630	1.38	1,560
35–39	2.54	630	1.97	1,090	2.60	2,350	2.19	2,130	2.14	2,770
40 or older	1.71	840	1.43	820	2.27	1,440	1.80	1,410	1.68	1,400
Race/ethnicity										
White	0.96	360	0.63	530	0.87	760	0.72	760	0.70	900
Black	2.88	1,190	1.93	1,120	1.86	1,900	1.57	2,410	2.00	1,940
Hispanic	4.08	1,130	1.75	1,370	2.88	2,880	2.09	2,660	2.40	2,670
Asian/Pacific Islander	2.84	1,550	1.42	1,800	2.16	2,570	1.75	1,730	1.79	2,930
Other or Two or more races	4.72	3,590	3.06	2,870	3.28	3,260	4.33	5,030	3.60	4,360

See notes at end of table.

National Center for Education Statistics

Table S14.

Standard errors for table 14: Percentage of graduate students who had ever borrowed for education and average cumulative amount borrowed for undergraduate and graduate education, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08		2011–12	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Marital status/dependents										
Unmarried with no dependents	1.29	\$490	0.69	\$610	0.86	\$1,050	0.86	\$870	0.90	\$920
Married with no dependents	1.69	820	1.34	960	1.71	1,650	1.64	1,420	1.73	1,810
Unmarried with dependents	2.57	810	1.89	1,130	3.24	2,630	2.55	2,330	2.18	2,440
Married with dependents	1.67	600	0.98	760	2.06	880	1.40	1,080	1.42	1,460
Income (including spouse's)										
Lowest 25 percent	1.39	610	0.91	860	1.40	1,760	1.09	1,170	1.12	1,380
Lower middle 25 percent	1.48	710	1.11	890	1.44	1,050	1.15	1,210	1.22	1,620
Upper middle 25 percent	1.76	510	1.20	820	1.53	1,140	1.24	1,080	1.43	1,590
Highest 25 percent	1.44	730	1.24	640	1.60	1,060	1.46	1,690	1.63	1,280

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, 2007–08, and 2011–12 National Postsecondary Student Aid Studies (NPSAS:96, NPSAS:2000, NPSAS:04, NPSAS:08, and NPSAS:12).